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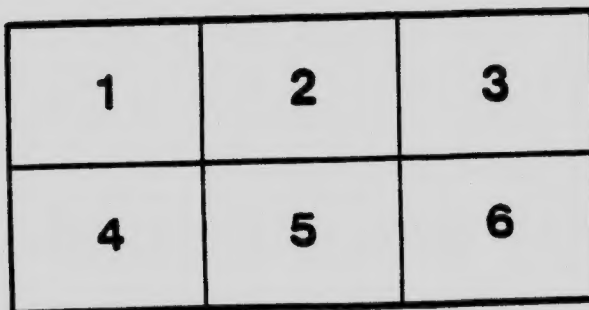
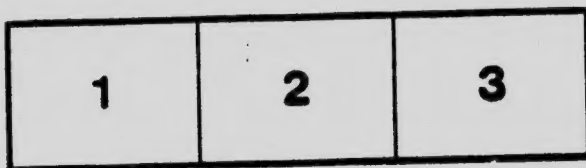
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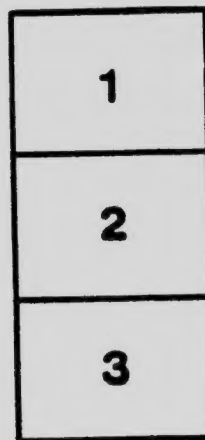
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Business Letter Writing AND Follow-Up Systems

FOR USE IN

Schools, Offices, and as a
General Reference Book



BY
E. WARNER

PUBLISHED BY
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SECTION 1.

TO THE TEACHER.

This letter-writing text is not intended to supply the place of the teacher, but to give him an invaluable help in the prosecution of his work. It has been the experience of the author, that unless a teacher checks the written work of the student, points out the errors in that work and suggests improvement in it, the student will never reach that standard of proficiency absolutely demanded by business houses. Let the student do the exercise work, you check it for him, then he can see his mistakes and will endeavor not to repeat them.

Each student should have a Correspondence Blank—a blank book about 8 x 10 inches in size, containing ruled paper of good quality—in order that all exercises, after being sketched in a work book or exercise book and checked by a teacher, may be copied with pen and ink. In this way the student preserves all certified work in book form, and not upon fly leaves that generally “fly” away and cannot be found when wanted.

Start each student at the beginning of the course of lessons and demand a certain quantity of work each week. This will individualize the work and each student will get the benefit of a connected course of lessons. After he has studied the “Heading” of a business letter, he is given exercises to write, in order to demonstrate whether he has mastered this particular lesson. These exercises will be written by the student in a work book, then checked individually or taken up in class study by the teacher, after which they are to be copied neatly in the Correspondence Blank. The teacher should examine the work after it is copied and certify the same, after which the student proceeds with the “Address,” and so on. All careless or slovenly written work should be re-written. Only certify the best work a student is capable of doing.

In the matter of checking letters, each teacher who is in the room during a study period can check the exercises in the student's work book, as he would check over an exercise in bookkeeping, shorthand or arithmetic. By all means, see that the work is checked and mistakes rectified. Never allow a student to rush over the work for the sake of simply “covering” it, while serious mistakes may be revealed upon close examination.

When the student advances to the lessons on Vertical Filing, Follow-up Systems, etc., he should have access to a Vertical Filing Cabinet. See that this office routine is carried out in a business-like manner. Each student will be required to buy the necessary folders and cards he uses for his particular work. These folders and cards become a part of the student's supplies and should be kept in stock by the school, in order that the students may get the proper material at the proper time. Have the cards ruled in a uniform way, in harmony with conditions explained in the text-book.

Plan to get a certain amount of the work herein prescribed completed each day. Keep the student interested, and strive for superior results.

LESSON I.

MATERIALS AND APPLIANCES.

The materials used in letter writing are:—paper, envelopes, pens, ink, type-writing machines, letter-books, stenographer's note-book, copying-presses, duplicators, letter-files, and filing cabinets.

PAPER.—The selection of paper depends somewhat upon the writer and somewhat upon the purpose of the letter. For a business letter, a person who is established in a trade or profession and must write many business letters should have printed letter-heads. These are sheets of paper with a neat announcement or advertisement of his business at the top, followed with his post office address and a blank for the date just below the announcement matter.

White paper is generally used in business correspondence, although paper with a light tint is preferred by some. The sizes most used are note paper, which is $5\frac{1}{2} \times 8\frac{1}{2}$ inches, and letter sheet, $8\frac{1}{2} \times 11$ inches.

27 Wellington St. E.
Toronto, Nov. 6, 1906.

Mr. C. E. Bennett
Brantford, Ont.
Dear Sir:

Complying with your courteous request of the 14th inst. we enclose booklet and samples.

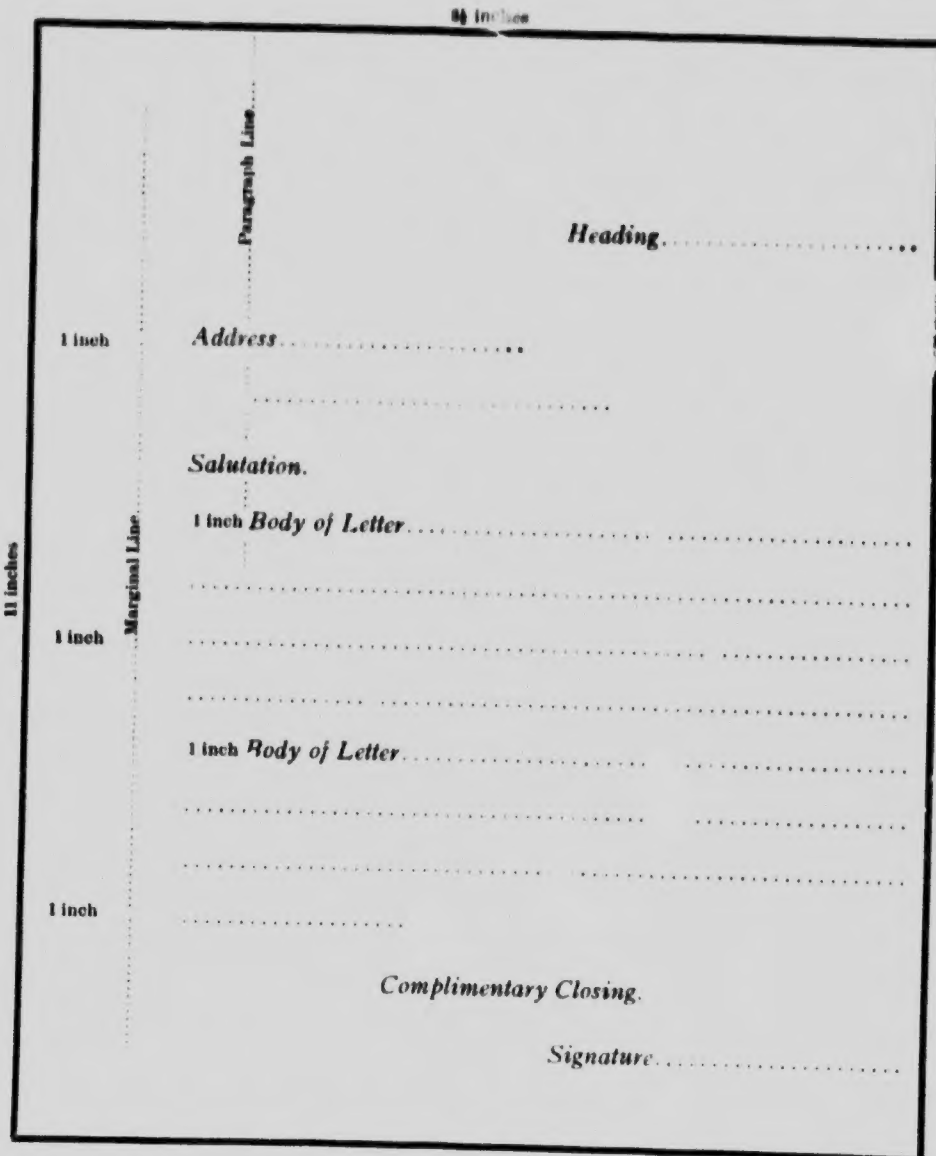
The information you are looking for will undoubtedly be found in the booklet which also contains price list.

The quality as shown in samples will be duplicated in any business that you may find it possible to favor us with and which we hope to receive in the near future.

Thanking you for your kind attention, we remain,

Yours very truly,
John Macdonald & Co.,
per E. Birk.

DIAGRAM OF A BUSINESS LETTER.



As a page of your Correspondence Blank is about the size of a business letter sheet, indicate upon the first page of it a skeleton form of a business letter according to illustrated diagram. Observe carefully the position of the different parts.

A letter that is worth writing, should be written on high-grade paper. Good paper furnishes an incentive to good work and inspires the writer with ambition to do his best.

ENVELOPES.—Envelopes should correspond with the paper, in color, size and style. The envelope should be a trifle larger than the paper, after the letter is folded correctly. The business envelope is oblong in shape. The square envelope is used solely for social correspondence. The sizes in business envelopes most commonly used are No. 7 ($3\frac{1}{2} \times 6$ inches), and No. 8 ($3\frac{5}{8} \times 6\frac{1}{2}$ inches). The No. 10 envelope, which measures about $4\frac{1}{8} \times 9\frac{1}{2}$ inches, is used for official correspondence, legal documents, etc.

For social correspondence, use either the square or the oblong envelope, and be sure the color and quality harmonize with the paper.

PENS.—The size and style of the pen to be used is a point upon which many disagree. Simply be sure that you are using a good pen and one with which you can write the plainest writing.

INK.—Black ink or blue-black ink is almost universally used, because it gives the work a neat appearance, both as to legibility and clearness. There are many different brands of black ink, but the best is that which flows freely. It is usually a mark of lack of culture to use inks of bright colors.

TYPE-WRITING MACHINES.—A stenographer should have a thorough knowledge of the typewriter. The care of the machine is an important item, and every student who expects to become a successful operator must not only learn the mechanism and manipulation of the machine but must also learn to take proper care of it. To be a good operator of the typewriter, one must thoroughly understand the subject of business letter writing, which includes the mechanical construction of a letter, good English, correct spelling, punctuation and capitalization.

LETTER-BOOK.—This is a large, hard-covered book, containing tissue leaves upon which impressions of outgoing letters are taken. "How to take a copy of your letter" is explained in another lesson in this text-book.

Note Book No.

Stenographer

Address

.....

From

To

STENOGRAPHER'S NOTE-BOOK.—These are books of convenient size and ruling, manufactured especially for the use of stenographers. The stenographer should number his note-books consecutively on the cover, and record also the dates between which the book is used. It is well also to write the name and address of the stenographer on the cover.

This is a simple way to preserve copies of outgoing letters. It is used in some concerns to-day, in which filing cabinets have not yet been introduced. The stenographer should enter the dates at the beginning of each day's dictation, should number consecutively the letters in each book and should enter the initials of the dictator at the beginning of the notes for each letter.

PRESSES AND FILES.—There are many different styles of copying-presses, dupligraphs, letter-files and filing cabinets used in modern business offices to-day. Some of these will be illustrated and explained in this text-book.

EXPLANATION OF THE PARTS OF A BUSINESS LETTER.

For convenience in explaining the plan or form of a business letter, the following parts will be referred to in order:—

- | | |
|----------------|---------------------------|
| 1. HEADING. | 4. BODY. |
| 2. ADDRESS. | 5. COMPLIMENTARY CLOSING. |
| 3. SALUTATION. | 6. SIGNATURE. |

1. THE HEADING.

The heading of a letter should contain the address of the writer and the date. We should always exercise much care in making this part explicit and complete. A person answering a letter always looks at the heading to see its date and to learn where to direct his reply.

FORMS OF HEADINGS IN A BUSINESS LETTER.

FORM 1.

Brampton, Ont., Jan. 15, 1907.

FORM 2.

*218 Sherbourne St.
Toronto, Ont. Mar. 12, 1908.*

FORM 3.

*Thornhill, York Co., Ont.
Feb. 26, 1907.*

FORM 4.

*Box 476,
Stratford, Ont., May 6, 1908.*

FORM 5.

*Suite 72, Traders' Bank Bldg.
Toronto, Ont., June 10, 1907.*

Copy neatly above forms in your Correspondence Blank. Watch your penmanship, capitalization, punctuation, and general arrangement.

POINTS TO OBSERVE ARE:

1. If the writer resides in a city, his post-office address should contain the street and number, city and province or state; if in a small place, it should include only the name of the post-office, and province or state.
2. If the writer has a box at the post-office and desires the mail to come there, the box number should be placed in the heading, in place of the street and number. (See Form 4.)
3. When writing from an hotel or college, the name of such place should be given in the heading.
4. The date of a letter consists of the month, the day of the month, and the year in which it is written, the month being expressed in a word and the day of the month and the year in figures; as, Jan. 4, 1907. The date should never be omitted in a business letter for often it becomes a matter of considerable importance, both as to the interpretation of the contents of the letter and as to its authenticity.
5. The contractions 1st, 2nd, 4th, etc., are never used when the year follows; as, *March 16, 1908*; but they are used in the body of the letter; as, "*Your favor of the 16th inst. is at hand.*" When the *st*, *th*, or *d* are used, they should rest upon the base line. Those who write 24th or 1st cannot tell why they do so. These are not abbreviations but contractions, and therefore a part of the number, and hence should be written with the figures. Do not place a period after *th* or *d* as used in 16th, 2^d, etc.
6. The heading is generally commenced on the first ruled line (if ruled paper is used) which on letter paper is about two and a half inches and on note paper about two inches from the top edge of the sheet.
7. The heading may occupy one, two, or three lines, according to the information it contains. In business letters, it should be expressed in one or two lines.
8. Some have the heading printed on their letter-sheets—a habit much to be commended. In this case, simply fill in the date.
9. Carefully punctuate the heading by separating the parts by commas. Put a period after each abbreviation. If a part of the heading ends with an abbreviation, it will require a period and a comma. See the Model Forms.
10. In a typewritten letter, the heading should begin to the right of the centre of the page, so as to end as nearly as possible in harmony with the endings of the different lines in the body of the letter. Begin the heading at or near 45 on the scale, and when the street and number are given, or whenever a heading consists of two lines, begin the first line at or near 45 and the second at or near 55.

EXERCISES.

Write the following headings in your exercise book, observing carefully proper arrangement of the matter, punctuation, capitalization, penmanship, and general neatness. Get a teacher to check the same, then copy neatly in your Correspondence Blank.

1. listowel ont june 18 1907
2. 1908 may 10 N b newcastle
3. Ont lincoln co smithville sept 8 1908
4. welland co stamford ont 1907 oct 24
5. Box 245 pa greensbury 1909 apr 25
6. 1908 sept 24 26 graham pl ont toronto
7. Boston 1907 mass 426 state st june 30
8. nov 25 1908 ohio columbus 32 ann st
9. 14 Jan 1910 toronto Canada Cycle Motor Co ont
10. 1907 oct 26 Toronto forum building ont room 20
11. N Y 864 broadway new york 1908 may 23
12. July 16 1910 89 east 125th st N Y new york

LESSON 2.

THE ADDRESS.

The address of a letter consists of the name and title of the person addressed, and his residence, place of business or such other place as he may use for receiving his mail. The address should never be omitted in a business letter, as it helps to locate an error, if there be one, in the superscription; or, if the envelope be torn off in the mails, the address will take the place of the outside address or superscription and the letter will be forwarded without delay.

The name and post office address serve as conclusive identification of the person addressed. They also prove convenient for reference purposes on the letter file or in a filing cabinet, as a copy of all important business letters is kept and this copy, with name and address properly expressed would be self-identifying. It is also important that the full address be given as a help to the writer in directing the envelope, thus avoiding the liability of wrong direction or enclosing a letter in the wrong envelope.

FORMS OF ADDRESSES.

*Mr. J. W. Foster,
Guelph, Ont.*

FORM 1.

*Messrs. Emory & Winters,
246 St. Catherine St.,
Montreal, Que.*

FORM 2.

*C. E. Winger, Esq.,
Pres. Board of Trade,
Winnipeg, Man.*

FORM 3.

Copy neatly the above forms in your Correspondence Blank.

POINTS TO OBSERVE ARE:

1. Commence to write the address on the next line following the heading, beginning the title (if you use one) at the marginal line. If no title is used, then first part of name should commence at the marginal line, which should be one or one and a quarter inches from the left edge of the paper, depending, of course, upon the width of the paper.
2. Always write it at the beginning of business letters and at the end of social letters.
3. If convenient, use a title in the address, either before or after the name. The common titles are: Mr., Miss., Mrs., Messrs., and Esq.
- ✓ 4. Mr. and Esq. should never be attached to the same name at one time, either in the address or in the superscription. Use one and omit the other; as, *Mr. L. Claffey*, or *L. Claffey, Esq.*, but not *Mr. L. Claffey, Esq.*
- ✓ 5. In addressing a firm or a partnership, use Messrs.; as, *Messrs. Nisbet & Auld*. In addressing joint stock companies omit the title always; as, *The Canadian Pulp Co., Limited*.
6. The inside address corresponds to the address on the envelope, excepting in the inside address the city and province or state are written on the same line, either the second or third line in the address (See Forms 1 and 2), and does not contain the number of post office box, nor directions in care of a certain person.
7. The name should occupy one line in the address and common courtesy requires us to add some title to it, usually *Mr.*, *Mrs.*, or *Miss*.
8. The second part of the address is made up of the post office directions of the party addressed and may require one or two lines. If street and number are given, write the same on second line of the address and follow with name of city and province or state on next line. If street and number are omitted, write city and province or state on second line of address.
9. The address should be punctuated carefully. Separate the parts—the name, the street and number, the city, and the province or state—by commas. Put a period after every abbreviation and at the end of the address.
10. In typewritten letters, the first line of the address should begin at 5 or at 10 on the scale, preferably 10, so as to leave a good margin. Each succeeding line of the address should begin five or more spaces to the right of the preceding line.

EXERCISES.

Write the following headings and addresses in your exercise book, arranging the matter properly and punctuating correctly. Get a teacher to check them, then copy in your Correspondence Blank.

1. Box 745 Guelph Ont Sept 20 1908 Messrs Williams & Renton Hamilton Ont.
2. 525 Yonge St Ont Toronto Jan 25 1910 Ralph Connor Esq Queen's Park Corner Vincent St Winnipeg Man.
3. Fulton Lincoln County Ont Apr 16 1909 The Delineator Pub Co 284 Broadway New York N Y
4. Room 26 Confederation Life Bldg Ont Toronto Dec 23 1910 Mr. Robert Young 26 Linton Road Hastings England

5. 40 Front St W Toronto Ont Mar 27 1910 Isaac Pitman & Sons 156 Fifth Ave N W Corner 20th St New York City.
6. 1216 St James St Montreal Que June 20 1911 The Richmond Mfg Co Limited 183 Jefferson Ave Detroit Mich
7. 1486 Queen St W Ont Toronto Mar 31 1908 The Globe City
8. 425 Gerrard St E Ont Toronto Feb 17 1911 Business c/o The Telegram City
9. 24 Adelaide St E Ont Toronto Feb 17 1912 Messrs C Richardson & Co Box 1048 St Mary's Ont.
10. 86 Robinson St Man Winnipeg Aug 21 1912 The S S McClure Co New York City 44-60 East 23d St

LESSON 3.

SALUTATION.

The salutation is the complimentary term or greeting used to commence the letter. The words which we use in the salutation will depend upon circumstances and the degree of intimacy between the writer and his correspondent.

*Mr. Robert Menzies
Brantford, Ont.
Dear Sir:-*

FORM 1.

*Mr. James Cameron
Hamilton, Ont.
Dear Sir:-*

FORM 2.

*Messrs. John Macdonald & Co.
21-27 Wellington St. E.,
Toronto, Ont.
Gentlemen:*

FORM 3.

Copy the above forms in your Correspondence Blank.

POINTS TO OBSERVE IN THE SALUTATION ARE:

1. It should immediately follow the inside address in a business letter the next line and before the body of the letter is commenced.
2. The choice of words will depend upon the relation of the writer of the letter to the person addressed. Some forms in general use are:—*Sir, Dear Sir, My dear Sir, Sirs, Dear Sirs, My dear Sirs, Gentlemen, Madam, Dear Madam and My dear Madam.* Preference is given to *Dear Sir* and *Gentlemen* as suitable forms in the majority of cases. *Sir* may appropriately be used in addressing a stranger or in a letter of censure or rebuke.

3. The abbreviations *Dr.* for *Dear*, *Sr.* for *Sir* and the word *Gents* for *Gentlemen* should never be used.

4. The position of the salutation depends upon the number of lines in the address. It may begin at the marginal line, paragraph line or an inch to the right of the paragraph line. After an address consisting of three lines, we sometimes commence the salutation at the paragraph line, but never after a two-line address.

5. In typewritten letters, begin the salutation at the same point as the first line of the address; viz., the marginal line.

6. The salutation in a business letter should be followed by either a comma and a dash, a colon and a dash, or a colon. Some authorities use a colon when the body of the letter commences on the next line, although usage varies in this respect, many correspondents using the colon and dash. If the body of the letter begins on the same line immediately after the salutation, then use either a comma and a dash or a colon and a dash.

EXERCISES.

Write the following headings, addresses, salutations, and matter in your exercise book, arranging the matter properly and punctuating carefully according to previous models given. Get a teacher to check your work, then copy neatly in your Correspondence Blank.

1. 184 Yonge St Toronto Ont Jan 30 1910 Mr. Robert Walton Montreal Que 26 St Vincent St Dear Sir Your favor of 28th inst.

2. Three Rivers Que Jan 22 1908 Man Winnipeg Wm Porter & Co Gentlemen 86 Victoria St Kindly give us your lowest quotations

3. Truro N S Mar 21 1909 Cecil J Armstrong Esq Toledo Ohio 149 Washington St Dear Sir Your letter of 18th

4. Ont Smithville Lincoln Co Apr 17 1909 Mr Isaac Patterson Toronto Ont president of the board of trade Sir Allow me to introduce

5. June 30 1907 Room 34 Dineen Building Cincinnati Ohio Brown & Gillespie Bay City Mich Gentlemen Kindly send us a copy

6. Suite 24 York Chambers Ont Toronto Feb 16 1909 Messrs Carnell & Robinson N Y Albany Gentlemen Enclosed find cheque.

7. Box 864 Bloomington Ill Jan 26 1910 Stationers and Printers The Richmond Co Ltd Chicago Ill 186 Jefferson Ave Gentlemen Please send samples

8. c/o Traders National Bank Pa Philadelphia Feb 12 1908 Mr. C. W. Johnson First National bank cashier Ill Chicago Dear sir Your favor of the 9th inst with regard to collections at hand.

LESSON 4.

4. BODY.

The body of a business letter is the real communication. The heading, address and salutation are set forms of convenience and may properly be classed under the introduction of a letter, while the complimentary closing and signature may be styled the conclusion.

POINTS TO OBSERVE ARE:

1. The body of a business letter should begin on the same line with the salutation or the line below, commencing at the paragraph line.

2. Good form is always desirable in the body of a letter and this is dependent upon your penmanship, paragraphing, margins, and spacing.

3. The most important part of the body is the subject matter—the *idea* and the way in which they are expressed.

4. There should always be a uniform blank margin on the left side of the page in both pen-written and type-written letters and in the latter, a small margin on the right side. The size of the paper governs the width of this margin. On letter-paper, which is eight inches wide, a margin on the left of the page of one inch to one and a half inches should be made. Care should always be taken to make the endings of the lines uniform, which can be done by exercising care in spacing and by dividing long words at syllables, but at syllables only. In dividing a word, always show the division by using a hyphen and never divide a word of only one syllable. Never rule pencil lines for a marginal line in pen-written letters but acquire the habit through practice of keeping an even margin. Pencil lines always indicate the work of a novice.

5. The body of a letter should be so arranged as to leave room for the conclusion; viz., the complimentary closing and signature.

6. If more than one page is necessary for a business letter, use a second sheet and number it; but do not use a second sheet for simply the complimentary closing and signature. In addition to these parts of the letter, there should always be a portion of the body of the letter upon the second sheet. Always write the initials of the person to whom you are writing and the number of page at the top and in the centre of the page; as, *J. A. G. 2*, for page 2 of a letter addressed to *Mr. J. A. Gordon, St. Catharines, Ont.*

7. Never write on both sides of a sheet in a business letter, as it is directly contrary to custom and would be very inconvenient for reference purposes after it is filed.

8. **Paragraphs.**—Much care should be exercised in paragraphing a letter. Paragraphing is important to the artistic effect of a letter, whether printed, pen-written or type-written, but is chiefly valuable for proper classification of topics and ideas. The writer should always know what he is going to say and if he is going to base his letter upon two or three main ideas, then paragraph accordingly. Never write a meaningless list of statements for the sake of their sound or melody when read, but see to it that each idea in your letter bears upon the topic in hand and is clearly stated. A paragraph should be made whenever there is a change of subject or a new phase of the same subject is introduced. After one subject has been disposed of, the beginning of the next should be marked by a paragraph indentation. A new paragraph should not be made for every sentence—in fact, a whole letter may contain but a single paragraph. Some letters contain so many paragraphs that they not only look broken and fragmentary, but the sentences are so disconnected that it is almost impossible to get the writer's intended meaning. Avoid excessive paragraphing.

PARAGRAPHS INTRODUCED WITH STATEMENT OF SUBJECT.

Some inquiry departments introduce every paragraph of a letter *with a subject*. This plan is peculiarly adapted to long letters. In certain communications it invariably helps to make necessary points conspicuous. It also aids in disciplining the mind along lines of concentration. Many correspondents put expressions in the first paragraph that properly belong to the third, and vice versa. If you outline your letters with subjects, you will know that whatever is to be said under one head is to be put right there and in no other place.

There are some firms that use, in their internal correspondence between office and factory, a new sheet for every new subject treated. In this way, that part of a letter which concerns the purchasing agent goes direct to him, that which concerns the factory superintendent, direct to him, that which concerns the credit man, direct to him and so on. Thus the delay preceding reply, while reports from various quarters are pending, is reduced to a minimum.

Again, some firms have printed blanks on which the parts of a letter that refer to their various departments are written, so that the whole letter can be attended to at once, whereas otherwise it would have to pass consecutively through many hands, and each person concerned would have to waste time in reading much that did not concern his particular branch of the business. It is apparent, that if such a method were used generally, it would result in the saving of much valuable time.

9. **Punctuation.**—The body of the letter should be punctuated carefully.

10. **Spelling.**—The writer of a business letter cannot afford to make a single mistake in spelling.

11. **Penmanship.**—Use a plain legible business style.

EXERCISES.

All sentences relating to the same general thought are placed in one paragraph; when the thought changes a new paragraph should be made.

Sketch the following letters in your exercise book, making proper paragraph divisions, have same properly checked, then copy in your Correspondence Blank. Observe the correct spelling of words, show good form for a business letter and write with an easy muscular movement style:

1. 452 King St W Toronto Ont June 16 1908 Mr Cecil Wampole Dunnville Ont Dear Sir We think we have such a tie as you describe in your letter of yesterday, and if you will send us an order, with as full a description as possible of what you want, we will exercise our best judgment, and believe we can send you something very pretty. In any case, you know it may be returned if you do not like it and we will make another selection or refund your money. The bosoms of our 50-cent unlaundered shirts are rather small, and, of course, the material is not of the finest. We have something at 75 cents, which you will find described under No. 426, on page 16 of the catalogue, which we can recommend in every possible way, and we believe that you will find this a better bargain than the cheaper shirts, though they are as good for the money as you will find anywhere, and, if anything, a little better. We do not hesitate a moment in recommending our 12½-cent collars, in quarter sizes. We can fit you perfectly, and you will not be able to tell the difference between these and collars costing double. Remember that you get two of these for one of the others. Hoping to receive your order at an early date, we remain, Very truly yours, The Crown Shirt Company, Limited, per B. Grant, Sec.

2. 452 King St W Toronto Ont Sept 20 1908 Mr Cecil Wampole Dunnville Ont Dear Sir Some time ago we received a small order from you, which we hope we filled to your satisfaction. We are mailing you to-day our new fall and winter catalogue, and ask you to look it over carefully, for we believe we have as fine a line of goods as you will get anywhere, and at most reasonable prices. You will find us exceptionally prompt, and always courteous. Anything you do not like may be returned at our expense, and we will send you something else in its place, or refund your money. So you see that you take no risk whatever in shopping by mail. May we not hear from you again soon? Yours very truly, The Crown Shirt Co., Limited, per B. Grant, Sec.

3. 220 Gerrard St E Toronto June 26 1909 Mr. James B. Mason Room 26 Lawlor Bldg Toronto Ont Dear Sir I am informed that there is a vacancy in your bookkeeping department. I respectfully make application for the position. I am eighteen years of age, am a graduate of The Blank Business College, of this city, and have had one year's practical experience with the firm of W. R. Johnson Co., of this place. I enclose a testimonial from Mr. Baird, the head bookkeeper at Johnson's, and for further information as to my character and ability, I beg leave to refer you to Mr. W. H. Smith, President of The Blank Business College. In the hope that my application may be regarded with favor, I am, Yours respectfully, Charles Lamb.

4. Room 26 Lawlor Bldg Toronto June 30 1909 Mr. W. H. Smith Pres The Blank Business College Toronto Ont Dear Sir Mr Chas Lamb of 220 Gerrard St. E., City, has applied to me for a position as bookkeeper in my office, and he has included your name among his references. Would you have the kindness to write me whatever you know of Mr. Lamb in regard to his character, business ability, and experience? What is your candid opinion as to his fitness for this position? Thanking you for any trouble to which this matter may put you, I am, Yours very respectfully, James B. Mason.

LESSON 5.

5. COMPLIMENTARY CLOSING.

The complimentary closing is the term of courtesy with which we close a letter. It corresponds to the good-bye of a personal parting, and, like the salutation, is a matter of politeness or courtesy. Sometimes it is a matter of conventionality with some writers, yet with the best correspondent care will be exercised in the choice of appropriate words even in this part of a business letter.

SOME FORMS OF COMPLIMENTARY CLOSINGS ARE:

FORM

Yours truly,

FORM 2.

Yours respectfully,

FORM 3.

I am,

Yours very truly

FORM 4.

*Trusting you will give this matter your earnest consideration, we remain
Respectfully yours,*

Note:—Copy the above forms in your Correspondence Blank.

POINTS TO OBSERVE ARE:

1. It follows the body of the letter on the next line below.
2. Use the word or words most appropriate to the occasion. The most common forms are:—*Respectfully, Yours respectfully, Yours very respectfully, Yours truly, Yours very truly, Truly yours, Yours faithfully, Faithfully yours, Yours sincerely, Cordially, Cordially yours, Yours gratefully, and Yours fraternally.*
3. If only one line is required for the complimentary closing, place it centrally on the line.
4. The words in the complimentary closing should never be abbreviated; as, *Yours resp.*
5. Capitalize the first word only (See Forms).
6. Follow the complimentary closing with a comma.
7. If the complimentary closing is connected with the last sentence of the body of the letter, as, "*Hoping you will consider this favorably, we remain, Yours very truly,*" such sentence should always begin a new paragraph; *we remain* should not be placed on a separate line but should be written connected with the sentence, preceded and followed by a comma, and the complimentary closing follows on a new line (See Form 4).
8. If the last sentence of the body of the letter ends with a period and the complimentary closing, "*I am, Yours very truly,*" be used, "*I am,*" should usually begin a new line, with the words, "*Yours very truly,*" in their proper position on the next line following (See Form 3).
9. Never write "*Yours,*" for a complimentary closing, unless you are really theirs. Do not write "*Yours, etc.*" Too often this form is used, when the writer possibly took little thought concerning its meaning. What does "*etc.*" mean, in this connection? It might mean—
 1. That the writer had no sentiments to express.
 2. That he had some that he did not wish to express.
 3. That he was too lazy or careless to write a full complimentary closing.
 4. That he was ignorant and never interested himself to look into its probable interpretation.
10. Never use such endings as, "*Having nothing more to say, I will now close,*" or "*I will now close,*" followed by signature. These are meaningless statements used at the end of a letter. Avoid them.

EXERCISES.

Write carefully the following exercises in your exercise book, have them checked, then copy in your Correspondence Blank:

1. Yours very truly
2. Cordially yours
3. I am yours very truly
4. Trusting that I may hear favorably from you I am Yours very respectfully
5. Awaiting your orders we are yours faithfully
6. Shall we not hear from you by the 15th? Yours very truly
7. Thanking you in anticipation I remain Respectfully yours

8. Trusting that we may hear from you we are very truly yours
9. With the greatest esteem and respect I remain yours sincerely
10. Soliciting a continuance of your patronage we remain yours faithfully
11. With best wishes sincerely yours
12. Trusting that our relations may always be pleasant, and that we shall have the good fortune to satisfy you at all times we remain very truly yours

LESSON 6.

6 SIGNATURE.

The signature is the name of the writer or the company he represents. Occasionally, some persons like to annoy their friends by writing them anonymous letters; but intelligent persons will refrain from such. Careful persons as well as careless persons quite often write letters and forget to sign them. Very often, much inconvenience and loss of time and money are occasioned by such carelessness.

SOME FORMS OF SIGNATURES ARE:

Form 1.

C. Bailey

Form 2.

E. Winter & Co.,

per *EW*

Form 3.

Rutherford & Marshall,

per *W. Marshall*

Form 4.

The Adams Furniture Co., Limited,

per *Wm Ross* Pres.

FORM 5.

Canadian General Electric Co., Limited,

per *Jas Fields*, Sec.

FORM 6.

The T. Eaton Co., Limited,

per *C Bailey*,

Mgr. Furniture Dept.

Note. Copy above forms in your Correspondence Blank. Watch position of signature.

POINTS TO OBSERVE ARE:

1. The signature should follow the complimentary closing, on the next line, and should begin so as to end near the right-hand edge of the paper. The length of name will determine where to begin. Always end the signature near the edge of your letter-paper and do not leave one-third of the width of the page between it and the edge.

2. The signature should be written plainly.

3. Be sure the letter is signed.

4. The signature should always be written in the same form and style. It should be written or expressed in a plain, unmistakable manner. If you write, *J. Henry Morrow*, use that in every case. Do not write *J. H. Morrow*, *James H. Morrow*, *James Henry Morrow* and *J. Henry Morrow* in the four different seasons of the year. Use a form and stick to it. This is important, too, when you leave your signature at a bank. Be sure you know your own signature. Uniformity of style may be secured by using a rubber stamp. Many letters are signed in this way, particularly where several hundreds go out each day.

5. Where different members of a firm sign the firm name, it is sometimes desirable that the signatures of the different members be distinguished in some way. This may be done by writing under the general signature, *per* —, say *per W. Marshall*, as in Form 3. Also, when one person has a power of attorney to sign a firm name, this form is used. Write the firm name first, then write under the same, say, *per E. Kemp*, if Kemp has authority to sign.

6. The signature should be followed by the name of the office the writer of the letter holds, in letters from joint stock companies, and all official letters; as, Secretary, President, Manager, Cashier, etc. (See Forms 4 and 5.)

7. A woman writing to a stranger when a reply is expected, should prefix the signature, in parenthesis, with Miss or Mrs. Do not hesitate in doing this, as it is quite within the bounds of propriety. If a letter is written by a woman and signed, *M. A. Martin*, it is difficult to know whether our reply letter should be addressed to *Miss M. A. Martin* or *Mrs. M. A. Martin*. Then again, when we have received a letter from *M. A. Martin*, the signature might represent *Mr. M. A. Martin*, which is the usual inference, unless it is prefixed with *Miss* or *Mrs.* Do not use the title *Mr.* before the signature.

EXERCISES.

Write carefully the following exercises in your exercise book, have same checked, then so neatly in your Correspondence Blank:

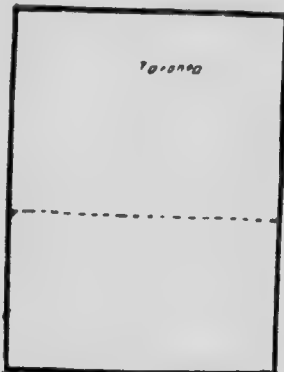
1. Respectful : yours Hyslop Bros
2. Yours very cordially W. H. Sherman
3. Fraternally Alfred Bushfield Secretary
4. I am yours very respectfully Robert Spencer Chairman of committee
5. Hoping to hear from you soon I remain yours very truly Wm R Adams
6. Appreciating your kind favors of the past we remain yours faithfully The Canadian General Electric Mfg Co Limited per Jas Fields Sec
7. Soliciting a continuance of your past confidence we remain Yours very respectfully White Bros & Co per J. W. White
8. Hoping we will be able to arrange this satisfactorily for you we are Yours sincerely Imperial gas co limited per C. Roberts secretary
9. Awaiting your early reply we are Respectfully yours W Eckhard & Co per W E
10. Trusting that we may be able to do business to our mutual benefit we are Yours very truly John Macdonald & Co per A Connor
11. Thanking you for your past kindness we remain Yours truly W McKendry & Co per A Close
12. Please comply with our request at your earliest convenience and oblige Yours very respectfully W H Swift

LESSON 7.**FOLDING, INSERTING AND SEALING.**

It is quite necessary that a correspondent should know how to fold a business letter, as it is one of the little things that distinguishes a novice from a trained correspondent. You are judged largely by these evidences of your skill and knowledge, so do not experiment upon a letter-sheet but fold it carefully and correctly. There are many wrong ways to do everything, but usually one right way. No matter how well you have composed your letter and written it either with pen or typewriter, it may be spoiled by an awkward folding. The right way is always easier, so learn it.

FOLDING LETTER-PAPER.

- (1) To fit an ordinary business envelope:

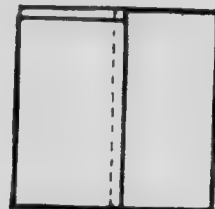


70-2000

1

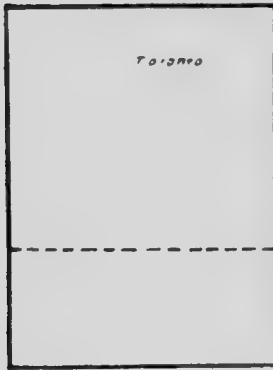


2
Fold from bottom to top.

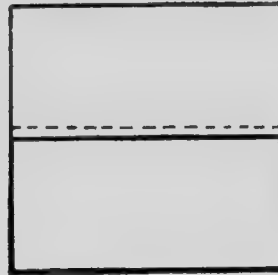


3
Then fold from right to left.

(2) To fit an official envelope:



1



2

Fold from bottom to top almost one-third of the length.



3

Fold from top to bottom almost one-third of the length.

Letter-paper is 8 by 10 inches or $8\frac{1}{2}$ by 11 inches in size and may be folded in two ways:

FIRST.—To fit an ordinary business envelope, which is oblong in shape, lay a sheet of letter-paper before you as when writing upon it, turn the lower edge up far enough to make the sheet when folded a little less than the length of the envelope, leaving about one-fourth of an inch between the two top edges, making the side edges exactly even; then press down the fold neatly and firmly with the fingers, if clean; if not, with a blotter or paper knife. Now fold the right side over, about one-third of the width of the paper, and press down the fold. Next, fold the left side over about one-third of the width of the letter-sheet and press down the fold.

Great care should be taken that the letter does not fit the envelope tightly. There should be about one-fourth of an inch play on the side and end. Some persons try to get paper to fit so tightly that it is difficult to insert the letter. It would be better to fold the letter an inch too small than so large that it can hardly be inserted, as in the latter case you will mutilate the envelope, which should always be guarded against. (See illustrations for folding.)

SECOND.—To fit an official envelope, which measures about 4 by 9 inches, fold the sheet from the bottom up, nearly as far as the envelope is wide, then from top down about the same distance, thus giving two folds and three thicknesses of paper. This method also applies to folding a note sheet, generally.

INSERTING.

The easiest way to insert the letter in the envelope is the right way. After the letter has been folded according to foregoing instructions, take the envelope in the left hand, with the back of it up and the opening toward the right; then with the right hand, take up the letter as it lies after folding and insert it, putting in the last folded edge first. If the letter is inserted in this way, the corners will not catch on the envelope, and when taken out in the ordinary way and opened, the letter will be right side up.

SEALING.

Always see that your letters are carefully sealed. The sealing of a letter is a simple matter, and yet some make gross errors, especially where there is not sufficient adhesive gum on the envelope. As gummed envelopes are now in common use, the process of sealing is necessarily simple. Slightly dampen the gummed part of the envelope, press the flap down tightly and before leaving it, see that it adheres. Use your hand, if it is clean, to press down the flap, otherwise use a blotter or a sheet of paper under your hand. Be neat in this simple matter. If you use mucilage, use it sparingly, as a little is usually sufficient; at the same time, be sure you confine it to the flap of the envelope. Occasionally letters containing valuable records or money are sealed with wax, but this custom is gradually going out of practice. Do not seal letters of introduction, nor letters of recommendation, if delivered by the person introduced or recommended.

EXERCISES.

1. Write the four letters in exercise under "Body," on separate sheets of business letter-head paper. Write them with a free running hand and keep them perfectly free from blots and erasures. Fold your letters properly and insert them in business envelopes, say numbers 7 or 8. Remember to write on one side only of the letter-sheet paper. Do not seal your envelope but turn flap under.
2. Take two blank sheets of your letter-sheet paper, fold each of them to fit an official envelope and insert them in official envelopes. Turn the flap under without sealing it.

THE SUPERSSCRIPTION OR ENVELOPE ADDRESS.

The envelope address or direction on the envelope is called the superscription. It corresponds to the inside address, although in the envelope address more detail should be given, and what we call a convenience on the inside of the letter now becomes indispensable.

POINTS TO OBSERVE ARE:

1. The name and title should be written at or near the centre of the envelope, on an imaginary line parallel to its top and bottom edges. They should commence far enough to the left so that the spaces on the right and left are about equal. (See illustrated Forms.)
2. When the street and number are given, they usually follow on the second line. (See Forms 3 and 4.)
3. The name of the county, when given, should be written on the third line or in the lower left-hand corner of the envelope. (Form 1.)
4. When the box number is given, it may be expressed in the lower left-hand corner; when a letter of introduction is given, the name of the person introduced should be written in that position. (Forms 2 and 6.)
5. Generally, any special instructions should be placed in the lower left-hand corner of the envelope. (See Form 5.)
6. Each succeeding part of the direction below the name should begin a little to the right of the one above it and written in straight lines equally spaced and parallel to the top and bottom edges of the envelope.

MODEL FORMS.

RETURN IN FIVE DAYS TO
THE BOOK-KEEPER PUBLISHING CO., LTD.
THE BOOK-KEEPER BUILDING
DETROIT, MICH., U. S. A.

1
Mr. Wm. Camp,
Smithville
Lincoln County,
Ontario.

2
The Daily Beacon,
Stratford, Ont.
Box 572.

3
Messrs. J. B. McKenzie & Co.,
381 St. Paul St.,
Montreal,
Que.

4
Mr. W. J. Elliott,
105 Walmer Road,
Toronto, Ont.

John Scott, Esq.

Kingston, Ont.

Forward in 2 days
to Ottawa, Ont.

6

Mr. W. H. Shaw.

Toronto,

Introducing
Mr. P. Bradshaw

Ont.

Messrs. Wm. Cooper & Co.,
74 Linton Road,
Hastings,
England.

7. Do not rule the envelope, as it is quite unbusiness-like. If you have difficulty in getting lines straight and parallel with the edges, you may rule a small sheet of paper, with heavy black lines and place it inside the envelope while addressing it, being careful to remove it before inserting the letter. Never rule the envelope with a pin or pen-knife as the eye can always detect it and you are stamped a novice at once. Watch these little things in correspondence and never despise them. Dispense with all aids as soon as you can. Practice until you can get good results.

8. Address a person as he himself writes his name. If a person spells his name in a peculiar manner, or divides it likewise, address him in that style. Respect the peculiar whims of your correspondents and they, in return, will respect you the more. The author knew a man who always signed, *A. R. Wesley Wanzer*. It would not be proper to address him *Alex. R. W. Wanzer*, or in any other form than the way in which it was signed.

9. When addressing the envelope, see that the flap is farthest from you, else you may address it upside down. Do not insert the letter until the envelope is addressed.

10. A business envelope should have the name and address of the firm printed on the top left-hand corner of the envelope; as, "*If not called for in 10 days, return to The W. R. Brock Co., Limited, Toronto, Ont.*" (See Forms.) If the letter does not reach its proper destination, it will be returned to the writer in this case, and will not be sent to the Dead Letter Office. All business firms should use this suggestion. The most of them do.

11. When several letters are written at one time, to avoid enclosing them in the wrong envelope, as each envelope is addressed, the letter to which it belongs should be enclosed at once. If the letters are to be reviewed by another person, as, secretary of company or a partner, each letter should be slipped, unfolded, under the flap of the envelope. Then fifty letters could be piled up, one upon another, in a systematic order for signing. Stenographers will always bear this plan in mind. They should study to relieve the employer of all unnecessary work. One way to do it is by correct arrangement of your correspondence.

12. In addressing commercial travellers, or persons who are temporarily stopping in a city, write "*General Delivery*" or "*Transient*" in the lower left-hand corner of the envelope. In case a commercial traveller remains in a place for two or three days only, words may be added as illustrated in Form 5. Thousands of transient letters go astray owing to imperfect superscriptions.

13. The writing on an envelope should be plain and neat. Never put any fancy strokes or ornamental writing on a business envelope. Write with a free movement, in a straight direction, and with a legible style.

14. Lastly, see that your direction is complete in every detail, before allowing the letter to leave your hands.

COMMON ERRORS IN THIS PARTICULAR ARE:

1. By omission of province or state. In many cases, where province or state is omitted, unless name of town or city is well known, the letter will be sent to the Dead Letter Office. Sometimes the most careful writers unintentionally omit the province or state.

2. By giving the wrong province or state. A person who becomes accustomed to writing one province, as, "Ont.," on his letters is quite liable to insert it on an occasional letter destined for another province.

3. By the omission of the Post Office. In this case, it will go to Dead Letter Office unless an envelope with printed instructions on top, left-hand corner, is used.

4. By wrong arrangement of the parts. If "*Mr. G. Frank Gorrie*," should be written on one line, it would in nine cases out of ten, be interpreted, "*Mr. G. Frank Gorrie*." Each part should have a line, not name and place on one line.

The following are the abbreviations for the names of the provinces of the Dominion of Canada:

Alberta.	Alta.	Ontario.	Ont.
British Columbia.	B.C.	Prince Edward Island.	P.E.I.
Manitoba.	Man.	Quebec.	Que.
New Brunswick.	N.B.	Saskatchewan.	Sask.
Nova Scotia.	N.S.		

The United States Official Postal Guide furnishes the following list of correct abbreviations for the names of the states and territories of the United States:

Alabama.	Ala.	Montana.	Mont.
Arizona.	Ariz.	Nebraska.	Nebr.
Arkansas.	Ark.	Nevada.	Nev.
California.	Cal.	New Hampshire.	N.H.
Colorado.	Colo.	New Jersey.	N.J.
Connecticut.	Conn.	New Mexico.	N. Mex.
Delaware.	Del.	New York.	N.Y.
District of Columbia.	D.C.	North Carolina.	N.C.
Florida.	Fla.	North Dakota.	N. Dak.
Georgia.	Ga.	Oklahoma.	Okla.
Illinois.	Ill.	Pennsylvania.	Pa.
Indiana.	Ind.	Rhode Island.	R.I.
Indian Territory.	Ind. T.	South Carolina.	S.C.
Kansas.	Kans.	South Dakota.	S. Dak.
Kentucky.	Ky.	Tennessee.	Tenn.
Louisiana.	La.	Texas.	Tex.
Maryland.	Md.	Vermont.	Vt.
Massachusetts.	Mass.	Virginia.	Va.
Michigan.	Mich.	Washington.	Wash.
Minnesota.	Minn.	West Virginia.	W. Va.
Mississippi.	Miss.	Wisconsin.	Wis.
Missouri.	Mo.	Wyoming.	Wyo.

The following should not be abbreviated: Alaska, Hawaii, Iowa, Ohio, Samoa, Guam, Idaho, Maine, Oregon, Utah.

EXERCISES.

Take foolscap paper and cut the size of a business envelope, say $3\frac{1}{2}$ by 6 inches, and write neatly the following superscriptions, after they have been sketched in your exercise book and checked. Cut the paper so that the blue lines run vertically:

1. Mr Benson Johnston Listowel Ont
2. J B Wanzer Esq 84 St Helen St Montreal Que
3. Mr J W Flavelle Toronto Ont 86 Queen's Park
4. Messrs H H Hoffman & Co Chicago Illinois 175 Munroe St
5. The Richmond & Backus Co Stationers and Printers Detroit Mich 183 Jefferson Ave.
6. X Y Z in care of The Globe City
7. John Mason, LLD Elliott House Boston Mass Please forward in five days
8. Box 864 Telegram City
9. Master John Robinson in care of Wm Robinson Esq Woodstock Ont
10. Mrs. Isaac J Marsh Fulton Lincoln County Box 36 Ont
11. Mr. Alfred Garbutt Fergus Ont After 10 days P M will please forward to Goderich Ont
12. Mr C W Eaton Cleveland Ohio Introducing Mr. Albert Secord

LESSON E.

THE STAMP.

The general postage rate in Canada and United States for sealed letters is *two cents* for each ounce or fraction thereof. Although we may think the affixing of a postage stamp is a small detail in correspondence, yet there is always a right way to do even that.

KINDLY OBSERVE THE FOLLOWING POINTS:

1. Prepay the postage of your letter by putting on a stamp of the proper denomination. A two-cent stamp is always preferable to two one-cent stamps.
2. The proper place for the stamp is in the upper right-hand corner of the envelope. Never place it in the left corner.
3. In affixing the stamp, leave a margin of about one-eighth of an inch between the edges of the stamp and those of the envelope. Be sure to keep the edges of the stamp parallel to the edges of the envelope.
4. Be sure you affix the stamp. Sometimes it is placed so hurriedly that only a corner of it adheres, and as a consequence, gets rubbed off in the mails.
5. Keep your stamps in a dry place. If the gum is nearly off, always put a little mucilage or paste on the stamp to insure firm adhesion to the envelope.
6. Do not put the stamp on upside down. A careful correspondent will watch the little things.
7. When enclosing a stamp, dampen one corner of it and attach it to the top section of the sheet. Letters asking favors should always contain a stamp for reply, especially those addressed to persons who may be disinterested.
8. In certain cases, a self-addressed and stamped envelope may prompt a quick reply.
9. Letters posted in Canada, addressed to any place in the Dominion or to United States, require *two cents an ounce*. If unpaid, such letters cannot be forwarded, but will be sent to the Dead Letter Office. If partially prepaid, the letter will be forwarded to its destination and double the deficiency charged on delivery.
10. Letters mailed at any office for delivery at or from the same office, provided that the office is not one at which free delivery by letter-carriers is established, are charged *one cent an ounce* and must be at least partially prepaid,

otherwise they are sent to Dead Letter Office. Letters mailed at and for delivery from an office at which there is a free delivery by letter-carriers are liable to *two cents an ounce*.

For further postal information, classification of first, second, third and fourth class matter, refer to the Canadian Almanac, a yearly publication which contains up-to-date postal information.

POSTAL CARDS.

Postal cards are used to make minor business announcements. On account of the publicity given to matter expressed on postal cards, they should not be used for important communications. Private matter should never be written on a postal card unless it is impossible to obtain other stationery.

SOME POINTS RELATIVE TO POSTAL CARDS ARE:

1. They may be used to make brief business announcements; *e.g.*, a bank when increasing the rate of interest allowed to depositors might use a printed card, notifying its thousands of customers of the increased rate.

2. Important communications should always be expressed in a letter, not on a postal card.

3. If the addressee does not call for the card, it is never returned to the writer. For this reason alone, it would be folly to use it when a letter should have been sent.

4. Nothing but the address should be written on the face of a postal card.

5. Always express the heading in full, the same as in a letter, use a salutation, write the message and follow same with complimentary closing and signature. You will observe that the inside address as expressed in a regular business letter is omitted.

6. Never write a demand for money on a postal card. In some cases, it is used by firms who conduct their business on the instalment plan as a form of receipt. The card is printed in receipt form with a blank space in which is entered the amount of instalment as received. Even in this case, a letter should be used.

7. Do not use a postal card for social correspondence. It is not considered good taste.

8. Special cards of various sizes within a limit of $3\frac{3}{4}$ by 6 inches, printed on face side and marked "Private Postal," are now in common use among business firms. When used, they must always be prepaid by affixing a one-cent stamp.

9. As postal cards are always looked upon as of less importance in the mail, they are liable to miscarriage, hence, where dispatch is necessary, use a letter.

EXERCISES.

1. Sketch suitable matter for two postal cards, according to instructions contained in this lesson, in your exercise book. get your work checked, then copy neatly on the Postal Cards which you will get at the post-office. Attach these with a paper clip to your Correspondence Blank.

2. Also draft matter for two private postal cards, have same checked, then copy neatly with pen and ink upon two Private Postal Cards which your teacher will supply you. Do not forget to affix a one-cent stamp to the Private Postal Card. Attach these with a paper clip to your Correspondence Blank.

SECTION 2.

LESSON 9.

COMMON ERRORS IN ENGLISH.

The following examples will illustrate some of the common errors in speech, as well as in written work. The incorrect words are written in italics. The proper word to use, in each case, is expressed in marks of parenthesis. Study each sentence.

1. *Ain't* (aren't) you coming?
 2. *'Tain't* (it is not) here. I *hain't* (have not) time to search any longer for it.
 3. *Don't* (doesn't) this please you?
 4. Divide it *among* (between) you and I (me).
 5. Mr. Shaw will return at a quarter of (to) five.
 6. Harry *sets* (sits) *in back of* (behind) me.
 7. We shall come *and* (to) see you Saturday afternoon next.
 8. The *balance* (rest) of the club *have got* (have) automobiles.
 9. If I *was* (were) you, I should spend more time in practising penmanship.
 10. Mary has *went* (gone) home.
 11. Will you *learn* (teach) me my spelling lesson?
 12. *Have you got* (have you) a text-book on Auditing?
 13. I *have got* (have) six problems worked, out of eight contained in *this here* (this) section of Arithmetic.
 14. If I *was* (were) *her* (she), I shouldn't think of doing it.
 15. I *done* (did) that exercise yesterday.
 16. I *seen* (saw) you last evening.
 17. Has the bell *rang* (rung).
 18. I *have saw* (have seen) shorthand written at the rate of three hundred words a minute.
 19. *Was* (were) you there?
 20. The boy and the girl *writes* (write) well.
 21. The boy or the girl *write* (writes) frequently.
- NOTE.—Two or more singular nouns connected by "and" should be followed by a plural verb; but if connected by "or," a singular verb. See 20 and 21.
22. He sent this for you and I (me).
 23. You can write better than *me* (I).
 24. William said it was *him* (he) who did it.

25. He saw a man *whom* (who) he felt sure was the burglar.
26. *Who* (whom) did you speak to?
27. The man *who* (whom) I met was Mr. Hughes.

NOTE.—Carefully distinguish the subjective form from the objective form of pronoun. See 25, 26 and 27.

28. Two dollars *were* (was) paid for that book.

NOTE.—Occasionally the subject of a sentence, though in the plural form, refers so obviously to a singular idea, that it is allowable, on the ground of usage, to employ a singular verb. See above example.

29. Neither of the girls *write* (writes) legibly.
30. Either of the men *are* (is) worth fifty thousand.
31. Every one of them *were* (was) present Saturday afternoon.
32. Each of the boys *have* (has) a bicycle.
33. He will neither use it himself *or* (nor) let any one else use it.
34. Either Mary *nor* (or) Henry will come.
35. He neither bought, sold, *or* (nor) changed.

NOTE.—“Neither” should be followed by “nor,” and “either” by “or.”

36. *Fetch* (bring) my exercise book, Hattie, when you come.
37. *Bring* (fetch) me the keys, William.
38. I didn't do *nothing* (anything).
39. Did you ever see *this here* (this) picture or *that there* (that) one?
40. He looks like a *new beginner* (beginner) at typewriting.
41. Will is the *tallest* (taller) of the two.
42. I know where John is, but I *cannot* (can not) tell you.
43. I *can not* (cannot) swim, as I have never learned.

NOTE.—When mere unwillingness is meant, use *can not*; when absolute inability is asserted, use *cannot*.

44. I shall not enter into *farther* (further) detail.
45. He could go no *further* (farther).

NOTE.—*Further* means more; *farther* has reference to distance.

EXERCISES.

Correct the errors in the following sentences, by writing each sentence on your exercise book, get a teacher to check, then copy in your Correspondence Blank.

1. He learned me to write.
2. Who did you see?
3. Was it him or her who done it?
4. They knew whom it wa..
5. We was sure that it was her.
6. John invited Annie and I to go driving.
7. I can typewrite as well as her.
8. I haven't got none.

9. There is neither income or expenditure recorded in the book.
10. Fifteen dollars were expended on the enterprise.
11. All of the churches has tall spires.
12. Each of the boys were very studious.
13. He included my brother and I in the invitation.
14. If I was him, I would accept the offer.
15. Who are you going to vote for?
16. The bell was rang at the regular time.
17. Neither one or the other were pleased.
18. Ain't you going to school?
19. He is much more bolder than his brother.
20. Of my two brothers, James is the oldest.
21. You hadn't ought to done it.
22. I hain't got my lesson to-day.
23. Between you and I, this work is difficult.
24. Any one of these two streets is good for bicycling.
25. I will try and see you to-morrow morning.
26. Which of these two here magazines is the best?
27. Have you got your Arithmetic with you?
28. Sit down that basket of apples.
29. Can I have the loan of your text on bookkeeping.
30. The girl who you told me about has went away.
31. They ain't no use in us getting there an hour before time.
32. Don't set there all day when you've got work to do.
33. Would you go there if you was me?
34. Who did you get your advice from?
35. Every one of them are quick at figures.
36. You done that too quick.
37. Have either of you a pencil?
38. The man who I expected to find is not here.
39. Have you wrote your shorthand exercises for to-morrow?
40. I done the examples in Exercise 24.
41. I seen you at church last evening.
42. Either of the three will answer.
43. On the fly-leaf was written in a large bold hand the two names.
44. Mary and Alice has gone.
45. A box of books were sent.
46. I can not get this here problem in Arithmetic.
47. Says I to him, I seen you before you had went away.
48. It can not be, says I.
49. That boy don't know nothing about cube root.
50. There are four book keeping texts in the library, either of which you can examine.

LESSON 10.

CAPITAL LETTERS.

The capital letter is used for the purpose of placing special emphasis upon certain words. Like most other phases of written expression, the matter of capitalization cannot be governed entirely by fixed rules, individual taste and judgment causing a variation of usage. The Germans to-day write all their nouns with capitals; the French do not use capitals in adjectives formed from the names of countries. It was formerly the custom in English to use capitals with

greater frequency and less discrimination than is done at the present time, thus very often marring the beauty and smoothness of the page. The usage of the present day, however, is comparatively uniform; hence the rules which follow are those determined from the best authorities and are those adopted by the best writers of England and America.

RULES.

1. Capitalize the first word of every sentence.
 e.g. 1. Learn more, earn more.
 2. Honesty is the best policy.
 3. Where are you going?
2. Begin with capitals the first word of every line of poetry.
 e.g. The heights by great men reached and kept
 Were not attained by sudden flight,
 But they, while their companions slept,
 Were toiling upward in the night.—Longfellow.
3. Begin with capitals all names and titles of the Deity; also all nouns referring to holy things.
 e.g. 1. Our Father who art in Heaven.
 2. The Bible is a revelation of God.
4. Begin all proper nouns with capitals.
 e.g. 1. Toronto is the capital of Ontario.
 2. James Munroe and William Nixon have formed a partnership and will locate in Cornwall, Ontario.
 3. William E. Gladstone was a great statesman.
5. Begin all adjectives derived from proper names with capitals.
 e.g. 1. The Canadian people are patriotic.
 2. Shakespeare lived in the Elizabethan age.
6. Always capitalize the pronoun I and the interjection O.
 e.g. 1. John and I were there.
 2. O balmy spring! O day of dear delights!
 3. O, that I were a glove upon that hand.
7. Capitalize the principal words, subjects, headings and titles of books.
 e.g. 1. "The Laws of Business" should be read by every business man.
 2. The lecture was entitled, "Master Minds of the Twentieth Century."
 3. "A Knight of the Nineteenth Century" was written by E. P. Roe.
8. Begin with capitals nouns which are personified.
 e.g. 1. He gave to Misery all he had, a tear.
 2. A youth to Fortune and to Fame unknown.
9. Capitalize the names of the days of the week and the months of the year. Holidays are usually capitalized, but the names of the seasons, as a rule, are not capitalized.
 e.g. 1. December, January and February are the winter months.
 2. The goods will be shipped on Thursday, the 15th.
 3. The circus will be here next Monday, Tuesday and Wednesday.
 4. All classes of this school will be withdrawn on Labor day.

10. Begin with capitals all titles of rank and office, when they are joined to names of persons; also when not so joined if they refer directly to persons. If they are not used to designate a particular person, they should not be capitalized.

- e.g. 1. Did you read the speech given by Premier Laurier?
 2. A premier only a citizen.
 3. King Edward VII. and President Roosevelt exchanged greetings on New Year's day.
 4. God save the King!
 5. What is a king more than a man?

11. Begin with a capital the first word of every direct quotation when it is complete in itself and formally introduced; short quotations woven into a sentence need not be capitalized.

- e.g. 1. The poet speaks the truth, "A little knowledge is a dangerous thing."
 2. Every one knows that "honesty is the best policy."

12. When a common noun is particularized by being joined to a proper name, both words are usually capitalized.

- e.g. 1. We saw the Atlantic Ocean.
 2. Trinity University is located on Queen Street.

13. It is allowable to begin with a capital any name of an important thing, event, writing, body of men, organization, a business firm or any other name which the writer desires to treat with more than ordinary respect.

- e.g. 1. The Canadian Express Company was very busy Christmas week.
 2. In the Middle Ages, Latin was made the groundwork of the educational system.
 3. Society, the State, the Church, the individual, are striving with conscious purpose to make life moral and intelligent.

14. Begin with capitals sums of money when written in words on promissory notes, cheques, drafts, etc., and in business letters.

- e.g. 1. Enclosed find cheque for One Hundred and Ninety-two $\frac{11}{100}$ Dollars (\$192.75), in full of account to date.
 2. Pay to H. T. Garner or order, Two Hundred and Twelve $\frac{12}{100}$ Dollars.
 3. Three months after date, I promise to pay to Mr. E. W. Wallace, Four Hundred and Forty-five $\frac{45}{100}$ Dollars.

15. Begin with a capital the first word of the complimentary closing of a letter, but the first word only.

- e.g. 1. Yours truly,
 2. Yours respectfully.
 3. Sincerely yours,
 4. Very truly yours,

16. Capitalize the names of all items in invoices and orders.

- e.g. 1. 10 doz. Ladies' Handkerchiefs, No. 800.
 10 pcs. Jamestown Surahs, 150,
 10 " Talbot A. Flannel, $\frac{3}{4}$,
 20 " Summer Silk, 26/sample,
 6 gro. Common Agate Buttons, F.B. 30.

17. Begin with a capital the words North, South, East, and West, only when they are used as the name of a section of country, or a people.

- e.g. 1. The Manufacturers' Association made an extensive tour of the West.
 2. He visited in the East.
 3. St. Catharines is south of Toronto.
 4. The East and West have slightly different customs.

EXERCISES.

Study carefully the principles and illustrations under Capital Letters, write the following sentences in your exercise book, capitalizing properly, get the same checked, then copy neatly in your Correspondence Blank. Make all these exercises a drill in penmanship. Write them with an easy running movement. Do your best work at all times.

1. he has accepted the chair of english language in toronto university.
2. It was pope who said, "hope springs eternal in the human breast."
3. the kitchener range is made at london, ont., by the meclary mfr. co.
4. gray's "elegy in a country churchyard" is one of the masterpieces of english poetry.
5. in the middle ages latin was studied more than in the 19th century.
6. the temperature on saturday and sunday was 91° fahrenheit.
7. the dickens' club announces an evening with charles dickens by prof duxburgh, manchester, eng., on saturday, oct. 12.
8. "your honor," said the prisoner, "I plead guilty."
9. in a god-made and god-governed world, it must lie in the nature of things that reason and virtue should tend to prevail.
10. mr. j. w. flavelle's address is 84 queen's park, toronto, ont.
11. he contemplates fulstaf and poor tom with as much interest as though they were hamlet and king lear.
12. shall the son of man find faith on earth when he comes?
13. is not this the first word the eternal speaks, "let there be light"?
14. we will go from toronto by the steamer clippewa, of the niagara navigation co., to queenston, ont.
15. the right motto is this: "think and try, try and think."
16. the canadian press association will leave for a tour of the west on monday, july 5.
17. monuments like the cathedral of cologne, or westminster abbey, or st. peter's in rome, are centres of patriotic feeling.
18. a simple child,
 that lightly draws its breath,
 and feels its life in every limb,
 what should it know of death?
19.
 136 james st.,
 hamilton, ont., sept. 12, 1908.
 rice lewis co., limited,
 king and victoria sts.,
 toronto, ont.
 gentlemen:
 we desire to inquire—

cornwall, ont., mar. 10, 1908.

5 only b. s. silk umbrellas.

yours very truly,
G W. Harris.

PUNCTUATION.

Every correspondent should have a thorough knowledge of our punctuation marks. Do not put faith in the foolish statement made by some, that punctuation marks are seldom used in correspondence, hence much valuable time would be wasted in trying to get a working knowledge of them. A stenographer who can turn out clean, accurate, correctly-punctuated letters is the one always at a

premium. The careless, I-don't-care stenographer or correspondent seldom gets a chance to become an assistant to a business man, as he wants only the best work to send out. Master the principles of the various Punctuation Marks. They require study and hard work. So does everything that is valuable.

NAMES OF PUNCTUATION MARKS.

PERIOD (.)	DASH (—)	PARENTHESIS ()
COMMA (,)	INTERROGATION (?)	BRACKETS []
COLON (:))	EXCLAMATION (!)	HYPHEN (-)
SEMICOLON (;)	QUOTATION MARKS (" ")	APOSTROPHE (')

PERIOD.

Rule 1.—Put a period at the close of very complete and independent sentence which either affirms or denies.

e.g. All business letters should be answered promptly.

Rule 2.—Put a period after all abbreviations.

e.g. Co.; Ont.; Dr.; Mds.; Mr.; Messrs.

Rule 3.—Place a period as a decimal point between dollars and cents, and after the denominations of Sterling money.

e.g. \$34.50; £6. 10S. 6D.

Rule 4.—Place a period after figures or letters used to number examples, remarks or divisions.

e.g. X.; Rule 4.; p. 6, Vol. 3.; See §6.

Rule 5.—Place a period after the heading, address, and signature of a business letter and other documents.

e.g. See illustrated letters.

NOTES.—1. Figures or letters used to number the pages of a book are not followed by the period.

2. Contractions do not require a period, e.g., rec'd, 1st, 10th, etc.

3. Do not place two periods after an address or at the close of the superscription. If each ends with an abbreviation for Province or State, do not duplicate the period. One period only is required.

EXERCISES.

Draft the following exercises in your exercise book, after studying the principles pertaining to the period, get a teacher to check the same, then copy neatly in your Correspondence Blank. Make all these exercises tell for accurate results. Write them in your best hand-writing. Number the sentences numerically and consecutively at the marginal line. Be neat and business-like in the arrangement of all the work. *Observe, think, act.*

1. Honesty is the best policy
2. Chas Smith, Tom Wilson, and Jas Rogers were at the meeting
3. Your letter of the 10th inst was received this A M
4. \$840 75; \$2,748 50; £9 4S 6D
5. Hamilton Ont Jan 7 1908; Abingdon Lincoln Co Ont Feb 12 1910.
6. Dr J P Fraser 84 Wentworth St Hamilton Ont

7. Dear Sir:•

Yours of the 22nd inst just received this morning we wired you the seed was not what we bought and we would not receive it the seed is still in St Catharines on track subject to your order we can not understand why you should insist on our accepting the seed we have twice written you the reason and also wired you at once as soon as we found the seed was not what we ordered being irregular in quality and badly mixed with white clover and timothy we again say we can not accept this lot of seed.

8. Dear Sir:

Beginning Monday next the interchange of first-class cars between ourselves and the C P R will be as follows:

We receive from them off their No 4 due at the Junction 2:20 A M a coach and a sleeper which are to go east on our No 2 off their No 6 due at the Junction at 8:40 A M we are to receive a sleeper to go east on our No 6 we are to deliver to them from our No 7 a sleeper for their train No 5

Arrange deliveries accordingly

9. Common sense is a good thing to have and use in any calling, and may be made of special value in doing shorthand, correspondence and typewriting work when an amanuensis writes from her notes "We will expect you hear on the 10th inst." etc., an application of common sense would have suggested h-e-r-e, do not be a mere machine first think, then act before submitting your work to the teacher for checking or handing in your work for approval, carefully re-read it, looking for errors in spelling, punctuation, capitalization, and any such mistakes in the words or arrangement of the words as to turn the meaning or fail to express clearly the meaning intended.

LESSON 12.

COMMA.

Rule 1.—The subject and predicate of a simple sentence in the natural order of arrangement should not be separated by a comma, except where the subject ends with a verb, and the predicate begins with a verb, then the two verbs should be separated by the comma.

- e.g. 1. He who runs, may read.
2. The defendant served, moved to set aside the summons.

Rule 2.—Introductory words, intermediate expressions, and parenthetical words and phrases, should be separated from the rest of the sentence by commas.

- e.g. 1. Mr. Pound, are you going?
2. Victoria, the late Queen of England, was a queenly woman and a womanly queen.
3. We are, in fact, just beginning to find out the wonderful resources of our country.

Rule 3.—Words, phrases, and clauses, forming a series and having the same construction, should be separated from each other by commas, unless all the conjunctions are supplied.

- e.g. 1. Apples, pears, grapes, and bananas have an upward tendency in the market.
2. Pure thoughts, good deeds, and noble aspirations elevate a man.
3. Speak as you mean, do as you profess, and perform what you promise.

Rule 4.—A phrase out of its natural order is set off by commas.

e.g. To obtain an education, he was willing to make sacrifices.

Rule 5.—The omission of a verb in a sentence or clause should be indicated by a comma.

e.g. Reading maketh a full man; conference, a ready man; writing, an exact man.

Rule 6.—A comma should be placed before a short quotation or any expression that resembles a quotation when it is introduced into a sentence without a formal introduction.

e.g. His last words were, "Don't drink."

NOTE.—Formal introductions consist of such words as,—thus, as follows, the following words, etc.

Rule 7.—In headings, addresses, and directions of business letters, separate the parts by commas.

e.g.

Mr. James Tremear,

Smithville, Ont.

Toronto, Ont., June 30, 1908.

NOTE.—See illustrated superscriptions for punctuation of same.

Rule 8.—Commas are used to separate the figures of large numbers into periods of three figures each.

e.g. \$46,256,900.

Rule 9.—The parts of a compound sentence, when short and closely connected, are separated by a comma.

e.g. Learn to think, and thou shalt easily learn to live.

NOTE.—Generally speaking, the comma indicates the slightest degree of separation between the parts of a sentence. So many and so important are the uses of the comma one point will require nearly half of the whole attention given to the punctuation. Do not scatter your commas promiscuously, but insert the comma in such a way that the correct meaning of the written work may be interpreted. Study the above rules, note their application, and in a short time, you will have a chance to exhibit your knowledge of the same in exercises and in business letters. Let me state emphatically, when there is no reason for the use of a point, never use one; in case of doubt, use too few points rather than too many.

EXERCISES.

Thoroughly master the principles involving the use of the comma by studying, examining and studying the various illustrations relative to the comma. In all subsequent exercises, insert the comma as well as any other punctuation mark with which you are familiar. Have a teacher check your work in your exercise book, then copy carefully in your Correspondence Blank.

1. Whatever you do do with your might.
2. He who breathes lives
3. We make the best loose-leaf ledger on the market.
4. When a man ceases to go up he begins to go down

5. Disease folly sin and ignorance make physicians lawyers priests and educators possible and necessary.
6. Iron the most useful of metals is fortunately the cheapest
7. Shakespeare's Hamlet his longest play is generally considered the finest tragedy in the English language.
8. Wireless telegraphy Marconi is the name of the inventor was put into practice in 1902.
9. Energy uprightness are essential to prosperity.
10. The streets were filled with carriages wagons bicycles and automobiles
11. Labor that is difficult distasteful is not profitable to pursue.
12. Strong not brave is the correct term to apply
13. Vote for not against the measure.
14. The writing lacks movement and ease
15. Science tunnels mountains spans continents bridges seas and weighs the stars.
16. Industry honesty frugality and temperance are among the cardinal virtues
17. We all enjoy the fruits of peace of plenty and of contentment
18. A Christian spirit should be shown to Jew or Greek male or female friend or foe
19. He was a brave generous impulsive man
20. The reason for the failure as will appear later was his lack of application
21. In the interest of humanity I appeal to all the citizens of the country
22. Newton the great mathematician discovered the law of gravitation.
23. Four walls and beautiful furniture servants and visitors do not make a home
24. A contract may be either simple or special express or implied oral or written executed or executory joint or several.
25. Curiosity allures the wise; vanity the foolish; and pleasure both.
26. He brought out of chaos order; and out of defeat victory
27. Toronto Ont Dec 16 1907
28. It is an old maxim "Ignorance of the law excuses no one"
29. Seconds make the minutes; minutes the hours; hours the days; and days the weeks and years.
30. The line "The paths of glory lead but to the grave" is found in Gray's Elegy
31. 42639427; 2627348; 29401.
32. There is much in the proverb "Without pains no gains"
33. The final thought in all work is that we work not to have more but to be more; not for higher place but for greater worth; not for fame but for knowledge.
34. The world of knowledge all that men know is in truth little and simple enough.
35. The perfect the best cannot be seen or touched cannot be grasped even by the mind.

LESSON 13.

COLON.

The colon is properly a mark of expectancy. It is used to separate the parts of a sentence that are complete in themselves and nearly independent, and often takes the place of a conjunction.

Rule 1.—A colon should be placed after a clause that is complete in itself, but is followed, without a conjunction, by another clause expressing a marked inference, a strong contrast, cause, reason, explanation, or added detail.

- e.g. 1. Endeavor to excel: much may be accomplished by perseverance.
2. To rule one's anger is well: to prevent it is better.

Rule 2.—A colon should be placed between the parts of a sentence when the parts themselves are separated by semi-colons.

e.g. A fraction is either proper or improper: proper, when it expresses less than a unit; improper, when it expresses more than a unit.

Rule 3.—The colon is chiefly used after words formally introducing a quotation, a speech, a letter, a list of items or particulars, etc.

e.g. 1. He spoke as follows: "Mr. President, ladies and gentlemen, I rise to welcome——," etc.

Gentlemen:

Your kind favor of 10th inst.——

Rule 4.—The colon is used to separate hours, minutes, and seconds when the time of day is indicated in figures; and as a sign in ratio and proportion.

e.g. 1. He arrived at 6:15, P.M.

2. 3:9::4:x.

EXERCISES.

Study the foregoing rules and illustrations pertaining to the colon, write the following exercise in your exercise book, get a teacher to check the same, then copy neatly in your Correspondence Blank.

1. The strongest can not always soar the eagle himself stoops to earth for food and rest.
2. The hero made answer "I am not thine but free and forever hate thee"
3. Harbor no malice in thy heart it will be a viper in thy bosom
4. The passionate are like men standing on their heads they see everything the wrong way
5. Everyone must of course think his own opinions right; for if he believes them wrong they are no longer his opinions but there is a great difference between regarding ourselves infallible and being firmly convinced of the truth of our creed
6. My dear Sir
Your kind favor of the 26th——
7. To sum up all the time is short; we are strangers; we must succumb
8. Always look on the bright side it gives you a reputation for cheerfulness and does you no harm
9. In business there is something more than barter exchange price payment there is a sacred faith of man in man
10. The goods I ordered were as follows ten gross Spencerian pens one hundred writing tablets twenty dozen H B lead pencils
11. The actions of men are like the index of a book they point out what is most remarkable in them.
12. A number is either prime or composite prime when it cannot be divided by any number except itself and unity; composite when it can be factored
13. There is no mortal truly wise and restless at the same time wisdom is the repository of the mind
14. Grammar is divided into four parts, orthography etymology syntax and prosody
15. Him that is wise observe; him that is good copy so shall thy life be both wise and good; and thou shalt be blest and happy
16. The orator began his address thus "My friends I have no personal interest in this matter but etc"

17. The train leaves at 430 P M
 18. Dear Madam
 Your letter of inquiry etc—
 19. Please ship us at once by C P R freight the following goods
 4 hf. ch. Red Rose Tea
 2 boxes Surprise Soap
 10 doz Brooms.

LESSON 14.

SEMI-COLON.

The semi-colon indicates a separation between the parts of a sentence more distinct than that marked by the comma.

Rule 1.—When several short sentences follow one another, slightly connected in sense or construction, they should be separated by semi-colons.

e.g. When a writer reasons, we look only for perspicuity; when he describes, we expect embellishment; when he recites or relates, we desire plainness and simplicity.

Rule 2.—When a clause expressing a principle or a rule is followed by an example introduced by *as*, *namely*, *viz.*, *thus*, *i.e.*, *e.g.*, *that is*, *for example*, *etc.*, the introductory word or phrase should be preceded by a semi-colon and followed by a comma, except when introduced parenthetically into a sentence, when a comma is sufficient.

e.g. A verb expresses action, being, or state of being; *as*, Birds fly, God is, Apples are ripe.

Rule 3.—A semi-colon should be used after each item in a series of specific statements; *as*, for instance, a list of articles where prices or qualifying expressions are used; names of authors and their works; dates or any list of numbers intended to be taken separately.

e.g. We quote the following prices: No. 1, \$2.00; No. 2, \$1.00; No. 3, dull at 80c., poorer grades not in demand.

Rule 4.—The parts of a compound sentence are often separated by the semi-colon.

e.g. Industry is essential to thrift; there is no such thing as unassisted accumulation.

Rule 5.—Several clauses having a common dependence upon a principal clause, should be separated by the semi-colon.

e.g. Science declares that no particle of matter can be destroyed; that each atom has its place in the universe; and that, in seeking to find that place, each obeys certain fixed laws.

EXERCISE.

Master the foregoing rules pertaining to the semi-colon. sketch in your exercise book the following expressions, supplying all the necessary punctuation marks, get a teacher to check your work. then copy neatly and accurately in your Correspondence Blank.

1. The young think that life is long it is short they think it happy it is full of cares and sorrows.
2. To be able to solve a complex mathematical problem may be unimportant but to have the mental habit of accurate close patient thinking is important.
3. The names of religious denominations should begin with capitals e g Methodist Presbyterian Baptist etc
4. To learn many things to master this or that science to have skill in law or medicine to acquaint one's self with the facts of history with the opinions of philosophers or the teachings of theologians,—is comparatively not a difficult task.
5. I have three books to wit a penmanship text an arithmetic and a bookkeeping text.
6. He proposed to visit three of our leading Canadian cities viz Montreal Toronto and Winnipeg.
7. "Quite" should be used in the sense of "completely" as I am quite exhausted.
8. Abbreviations should be followed by a period e g Ont Que N B N Y Mo
9. Robert Wade being duly sworn says that he knows the defendant that he has known him for five years that he believes him to be an honest man and that he has no reason to distrust him.
10. The rain came down in torrents the lightning flashed the thunder pealed women shrieked and ran men grew pale and fearful terror seized all.
11. He loved praise when it was brought to him he was too proud to seek it.
12. Touch not taste not handle not.
13. We live in deeds not years in thoughts not breaths
In feelings not in figures on a dial
We should count time by heart throbs
He most lives
Who thinks most feels the noblest acts the best.—Bailey.
14. The following were Abraham Lincoln's maxims for longevity "Do not worry eat three square meals a day say your prayers be courteous to your creditors keep your digestion good steer clear of biliousness exercise go slow and easy maybe there are other things that your special case requires to make you happy but my friend these I reckon will give you a good life."
15. The first ingredient in conversation is truth next good sense third humor and the fourth wit.
16. Look up and not down look forward and not back look out and not in lend a hand.

LESSON 15.

DASH.

The dash is used to mark a sudden change of sentiment, or a break in the mechanical arrangement of an expression.

Rule 1.—Use a dash when the sentence breaks off abruptly.

e.g. She was beautiful—in her own opinion.

Rule 2.—Use a dash when the parenthetical expression has not as close connection as would be indicated by commas

e.g. The report may be true—I am not prepared to deny it—that he is guilty.

Rule 3.—Omissions of words, and parts of words, are indicated by the dash.

e.g. Mr. A——lives on B——Street.

Rule 4.—A short dash is used between two numbers to indicate a series including with them all intervening numbers.

e.g. Page 191, questions 24—29.

Rule 5.—Use a dash after an introductory word or expression when the matter introduced follows in a separate paragraph.

e.g. Kindly send us by G.T.R. freight, the following goods:—
20 pes. J. Surahs,
10 " C. Jeans.

Rule 6.—Side heads are separated by a dash from the matter which follows them.

e.g. Rule 6.—Side heads, etc.

Rule 7.—When several expressions all depend on a final phrase or clause, a dash should precede such final expression.

e.g. He had lost his wealth, friends, home,—everything but honor.

EXERCISE.

Study the rules and examples referring to the Dash, punctuate carefully the following expressions in your exercise book, get them checked, then copy neatly in your Correspondence Blank.

1. His nomination what did it amount to
2. Greece Rome Carthage where are they
3. Work questions in Ex 100 9 16 inclusive
4. And yet this same faculty the same in kind if not in degree may be acquired by the humblest student
5. In business three things are necessary knowledge temper time
6. In the end it is this little band this intellectual aristocracy who move and guide the world
7. Whatever we make of ourselves then whether farmers mechanics lawyers stenographers bookkeepers managers let us above all things have a care that we are men
8. He was born in the town of D in the year
9. Love honor friendship where have they fled
10. Mr. J lives on Y Street
11. Kindly send me the following
5 bbls. Superfine Flour
4 " Windsor Salt.
12. Gentlemen Your favor of the 10th inst.—
13. The loss of friends the acquisition of enemies the loss of reputation of business of esteem and friendship these are some of the common results of dishonesty.

LESSON 10.

INTERROGATION POINT.

The interrogation point is used to ask or suggest a question.

Rule 1.—Place an interrogation point at the close of every sentence constituting a direct question.

- e.g. 1. When did you arrive, Mr. Fleming?
2. What are your terms on orders of \$500 or over?

Rule 2.—Place the point after every direct question of a series, when the sense is complete in the first.

- e.g. What is a formal contract? executed? implied?

Rule 3.—When the parts of the series can not be separated and read alone without changing the sense, one mark only should be used at the close.

- e.g. What is an abstract, a concrete, a prime, a composite number?

THE EXCLAMATION POINT.

The exclamation point indicates passion or emotion.

Rule 1.—Place an exclamation point after interjections and other exclamatory words, phrases or clauses, when they express surprise or strong emotion.

- e.g. 1. Hark! Is it a band?
2. Would that I were as happy!

Rule 2.—When an interjection precedes an exclamatory expression, the point is placed at the close of the sentence.

- e.g. 1. Alas, poor creature!
2. Oh, how I suffer!

Rule 3.—When interjections are repeated to express laughter or other sounds, the point should be placed after the last, and a comma should separate the parts.

- e.g. 1. Ha, ha, ha!—ho, ho, ho!
2. Well, well, well! Who would have thought it?

Rule 4.—Place an exclamation point after the vocative when very strong emotion or feeling is expressed.

- e.g. 1. Rouse, ye Romans! rouse, ye slaves!
2. Tremble O man! whosoever thou art.

NOTE.—The word oh! expresses surprise, pain, or sorrow and usually has the point immediately after it except as stated in Rule 2; O is used to introduce a wish, as the sign of address, or merely as an unmeaning introductory participle, and should never have the point immediately after it.

EXERCISE.

Study intelligently the rules and examples pertaining to the Interrogation and Exclamation Points, then punctuate carefully the following expressions, using all the necessary marks of punctuation:

1. What a beautiful flower
2. Shall ignorance shall pride shall arrogance shall bigotry dictate our habits or bias our minds
3. By whom should a note be presented for payment to whom when where how
4. Alas for his poor father
5. Oh I never saw the automobile coming it fanned my face as it went whizzing by.
6. Wasn't that a good joke—he he he
7. How majestic is the ocean how sublime how awful
8. How majestic how sublime how awful is the ocean
9. Hurrah hurrah hurrah the holidays have come at last
10. What is civilization where is it what does it consist in by what is it excluded where does it commence where does it end by what sign is it known how is it defined in short what does it mean
11. Will you be kind enough to direct me to Bloor St
12. He asked me where I was going
13. Where are you going
14. Did God create for the poor a coarser earth a thinner air a paler sky
15. What a great benefactor this miser is
16. Shall a man gain the favor of heaven by impiety by falsehood by murder by theft
17. Can you write with an easy movement Do you spell correctly Can you add a column of figures accurately Can you read your shorthand notes fluently
18. Shall we draw on you at sixty days for the full amount or will you remit part payment now

LESSON 17.

QUOTATION MARKS.

Quotation marks are used to show that the matter contained in them is borrowed, or quoted in the exact words used by some other author or speaker.

Rule 1.—Every direct quotation should be enclosed in quotation marks.

- e.g. 1. "By doing nothing," says an old writer, "men learn to do evil."
2. "It is a pleasant and a glorious thing," says Horace, "to die for one's country."

Rule 2.—A quotation within a quotation should have but one mark before and one after it; but if another quotation should be included in that, the double marks are again used.

- e.g. 1. We all admire this passage: "God said, 'Let there be light': and there was light."
2. He began by saying, "The old proverb, 'Well begun is half done' contains an important truth."

Rule 3.—Titles of books are sometimes quoted, especially when not familiar, and should be enclosed in quotation marks.

- e.g. 1. Who wrote "Pushing to the Front"?

NOTES.—1. A quotation is said to be direct when it is given in the exact words of the speaker or writer. When the substance of the meaning is given without the exact words, the quotation is called indirect and no marks are used.

e.g. He said, "I believe you are in error."—Direct. He said that he believed me to be in error.—Indirect.

2. When a quotation is broken into two or more parts by the intervention of words not a part of itself each part must be separately enclosed in quotation marks. (See Rule 1, e.g. 1.)

3. When the final part of a quotation is a question, the interrogation point stands *inside* the double apostrophe or quotation mark; when the final part of a question is a quotation, the interrogation point stands *outside* of the quotation mark.

4. The period and the comma are always placed within the quotation marks; but the other points are placed either within or without, depending on whether or not they are part of the quotation.

Rule 4.—When a quotation consists of more than one paragraph, the first quotation mark should be used before each paragraph, but the second mark is used only at the close of the entire quotation.

Many examples of Rule 4 are given in reports of speeches, etc.

EXERCISE.

Study carefully the principles referring to Quotation Marks, write out, in your exercise book, the following examples, get them checked by a teacher, then copy in your Correspondence Blank. Insert all punctuation marks, as far as you are able, in each example. Be careful. Be exact.

1. Alexander Pope said that it is education which forms the common mind and that just as the twig is bent so the tree is inclined.

2. The doctor said that he thought she would soon be around again.

3. Among the poems belonging to the first or youthful period of Wordsworth's poetical life and work special mention should be made of the noble Ode to Duty beginning Stern daughter of the voice of God the ode To the Skylark and the glorious Ode on Intimations of Immortality.

4. A quarrel already said Portia What is the matter Gratiano replied Lady it is about a paltry gilt ring that Nerissa gave me with words upon it like the poetry on a cutler's knife Love me and leave me not. [The Merchant of Venice.]

5. No true luxury wealth or religion says Ruskin is possible to dirty persons.

6. Who wrote the famous lines

Lives of great men all remind us
We can make our lives sublime
And departing leave behind us
Footprints on the sands of time.

7. Orison Swett Marden says Success can not be copied can not be successfully imitated it is an original force a creative process.

8. Robert Ingersoll wrote on his photograph which he sent to Mark Twain To the man who knows that mirth is medicine and that laughter lengthens life.

9. To take drudgery out of your occupation says Marden put your heart in it.

10. Henry Ward Beecher expressed the idea, only in different words, that we ought to be thinking intelligently while working and at the same time trying to work out those thoughts in whatever we attempt.

11. First think out your work and then work out your thought said Henry Ward Beecher.

12. What is the secret of success asked the magazine
 Do write said the pen
 Be progressive said the euchre pack
 Be exact and on time said the clock
 Be careful not to break your word said the typewriter
 Don't be afraid to strike when you find your match said the lamp
 Push and pull said the door
 Stand firm and unyielding said the flagstaff
 Don't change with every wind that blows said the weather-vane
 Never become dull and rusty said the hoe
 Climb steadily up said the hill
 Keep bright and don't mind the clouds said the sun
 Cultivate a calm exterior but be ready for emergencies said the innocent flower
 even I always carry a pistol

[N. M. Holman.]

LESSON 10.

PARENTHESIS.

Marks of Parenthesis are used to enclose explanatory words that do not form part of the direct construction.

Rule 1.—Incidental words of exclamation, references, or any matter merely thrown into a sentence and not a necessary part of it, should be enclosed with marks of parenthesis.

- e.g. 1. If we exercise right principles (and we cannot have them unless we exercise them), they must be perpetually on the increase.
2. Consider (and make the consideration sink deep into your hearts) the fatal consequences of a wicked life.

Rule 2.—One frequent use of the marks of parenthesis is to enclose figures and letters referring to a note, rule, remark, section or paragraph to which attention is called.

e.g. (a) (b) (c) etc. (1). (2). (3)., etc.

Rule 3.—Marks of parenthesis are used to enclose an amount in figures or a number in figures, when it is also written in words.

- e.g. 1. Ship us five (5) cases Eleme Figs.
2. Enclosed find Fifteen Dollars (\$15.00) in full of account to date.

BRACKETS.

Brackets are similar to marks of parenthesis, but are restricted in their use.

Rule 1.—Brackets are used to enclose matter that is independent of the sentence in which it occurs, as interpolations, notes, corrections or comments made by authors in quoting from others and by editors or correctors, when they introduce words of their own into matter furnished by contributors.

- e.g. 1. The invitation was addressed to he [him] and I [me].

Rule 2.—Brackets are used to indicate a parenthesis within a parenthesis.

e.g. $[(1-1) \times (1+1)] \div [(1+1) - (1+1)]$.

Rule 3.—Brackets are used to enclose words interjected into a quotation, not forming part of the quotation.

e.g. Socrates said, "I believe the soul [you have one] to be immortal."

EXERCISE.

Study above principles relating to Parenthesis and Brackets, write the following examples in your exercise book, get them checked by a teacher, then copy in your Correspondence Blank.

1. If I were him he I would go.
2. Consider and may the consideration sink deep into your hearts the fatal consequences of an idle career.
3. The captain had several men to die who died on the ship.
4. We caught more than a score is it not so Tom without having to bait our hooks again.
5. Freight us forty 40 cases of prime cheese.
6. I am forwarding you a Postal Money Order for Sixteen $\frac{3}{4}$ Dollars 16.20 in full of account.
7. The article appeared in the London Eng Times and was signed by Hon J. Chamberlain.
8. Are you still I fear you are as far from the correct solution as ever.
9. He could of have gone.
10. Requisites of Indorsement
 1. It must be made on the bill itself.
 2. It must be the indorsement of the whole bill and not a part of it.
 3. If payable to two or more persons who are not partners all must indorse unless one has authority to indorse for all.

LESSON 19.

THE HYPHEN.

The matter of using the hyphen is usually made too much a matter of the memory rather than of the understanding. A little inquiry into the philosophy of this much abused and neglected mark would lead to greater correctness in using it. If we take the two expressions, "wood-box" and "wood box," it is seen that box in the former implies that it is a container for wood, while wood in the latter denotes the material of which the box is made.

Rule 1.—When two nouns come together, and the second implies the act of containing the first, a hyphen is used; and when the first word denotes the material of which the second is made, the hyphen should not be used.

e.g. Distinguish between ice-house and ice house; paper-basket and paper basket.

Rule 2.—The hyphen is placed between the component parts of compound words.

NOTE.—No word is hyphenated unless each of its parts is a whole word when standing alone. Many such compounds, however, are written as single words without hyphens. If in doubt, always consult a good dictionary.

e.g. school-teacher, free-hand, red-hot.

Rule 3.—A hyphen is used to join a prefix ending with a vowel to a word beginning with a vowel.

e.g. co-operate, re-union.

Rule 4.—It frequently happens that two words of the same part of speech are connected by the word "and" to form a qualifying word, then separate by hyphens; or words representing different parts of speech may be joined to convey one description, when hyphens are necessary.

e.g. up-and-down motion; give-and-take policy; up-to-date teacher; go-as-you-please style; ill-advised project.

Rule 5.—Compounds are often made by the union of a noun with a noun, or by the union of a word ending in *ing* with a noun. When the meaning of these compounds can be reversed, by using "of" or "for," the compounds should be hyphenated.

e.g. view-point; printing-press; sewing-machine; carving-knife.

Rule 6.—Numbers consisting of two digits, when expressed by words, should be hyphenated; also fractions expressed in words.

e.g. twenty-five; eighty-one; one-half; two-thirds.

Rule 7.—Numerals compounded with other words take the hyphen after them

e.g. four-tined; twelve-foot pole; one-horse wagon.

Rule 8.—When a word is divided at the end of a written or printed line, the line ends with a hyphen.

NOTE.—Never divide a syllable at the end of a line and never place the first syllable at the end of a line when that syllable contains but one letter.

e.g. A-board, e-dict.

Rule 9.—Dictionaries use hyphens to separate syllables of words except where marks of accent are placed at the ends of syllables. Heavier hyphens are generally used to mark the division points in compound words. [See your dictionary for this.]

Rule 10.—Usually when two words are compounded, and each keeps its original accent, the hyphen is used; but if one of the words loses its accent, the two words become consolidated.

e.g. dining-room; sugar-bowl; seashore; housetop.

EXERCISE.

Study the foregoing principles pertaining to the Hyphen, write out the following examples in your exercise book, get a teacher to check same, then copy

neatly in your Correspondence Blank. Indicate in parenthesis marks immediately following the entire expression, the particular number of rule applied: e.g., pen-and-ink copy (Rule 4). Distinguish between those expressions that require hyphens and those that do not, when you write them, as all of the expressions will not require hyphens.

1. Five dollar hats; sewing machine; twenty two; gold pen; a book case; rosy cheeked girl; a never to be forgotten event; anti prohibitionist; co operate; 80 cent gas; fruit stand; out of the way place; well to do farmer; silver spoon; out put for the year; three tined fork; five hundred sixty two ten thousandths; glasswork; type writing machines; shorthand exercises; Sunshine furnace; a bird's eye view; free hand drawing; cor re spond ence; clas si fi ca tion; bookkeeper; a red book; railway crossing; he ordered six inch tubes not six inch tubes; ex mayor; vice president; re elect; pre occupy; re embark; ex speaker.

LESSON 20.

THE APOSTROPHE.

Rule 1.—The apostrophe is used to mark the omission of a letter or a syllable in a contracted word or expression.

e.g. 'tis, o'er, rec'd, didn't, ne'er.

Rule 2.—It is used to mark the omission of the century in dates.

e.g. '06, '07.

Rule 3.—It is used to indicate the plural of figures, signs or letters.

e.g. 4's, 2's, t's, u's.

Do not make your n's and u's so much alike. Dot your i's and cross your t's.

Rule 4.—It is used to indicate the possessive case of nouns.

(a) All singular nouns, and all plural nouns not ending with s, form the possessive by suffixing an apostrophe and s.

e.g. The man's coat; the men's coats; one month's salary; Wade & Connor's invoice.

(b) All plural nouns ending in s form the possessive by suffixing an apostrophe only.

e.g. four months' interest; six months' tuition; two weeks' salary; 30 days' sight.

(c) Possessive pronouns are not marked with the apostrophe, the particular form of pronoun being sufficient to indicate possession.

Rule 5.—A noun of more than one syllable ending in an s or z sound sometimes omits the s in the possessive form in order to avoid the disagreeable repetition of hissing letters.

e.g. the princess' favorite; for conscience' sake.

[H.S. Grammar—Seath.] ✓

EXERCISE.

Insert apostrophes in the following examples in harmony with the foregoing principles. Copy exercise in your Correspondence Blank. Be neat and careful. Read notes 1 and 2 at the end of this lesson.

The teachers rule; the boys school; a days march; a three-days march; a three-months course; the first months rent; Lloyd & Mooneys store; your letter under date of Mar. 19, 06; he uses too many ifs and neglects to cross his ts and dot his is; ones duty; where did you spend this summers vacation?; mens, womens and childrens shoes; wonderful bargains at Brown & Davis; Lord & Thomas agency; his pen and ink; those spelling papers are ours; practice your 3s and 5s; Mills lessons; for conscience sake.

- NOTES.—1. The chief difficulties in the use of the apostrophe lie in the failure to add the "s" when using the apostrophe with a singular noun which ends in "s," as, for example, Adams's bargains; also in failing to put the apostrophe in the right place when using it with a plural noun ending in "s," as, for example, a four months' course.—[G. Grove, M.A.]
2. Common usage endorses the adding of the apostrophe only to indicate the possessive case of singular nouns ending with "s," e.g., James' book; A. B. Thomas' note.

LESSON 21.

GENERAL EXERCISE IN PUNCTUATION.

The student who has thoroughly mastered the preceding instructions and exercises has a sound foundation for the mastery of punctuation. Readiness and accuracy can be acquired only by continued practice in writing selected matter from dictation or copying without pointing and afterwards comparing with the original. Below, we give you matter requiring all the punctuation marks to be used. At this point, a general review of the principles pertaining to each punctuation mark should be made. Copy the *examples* that are given under each point, carefully punctuating them; then read them aloud, noticing critically the punctuation. Then copy them without punctuation and read them aloud, thinking where you would insert the required marks. Try to form the habit of giving yourself a reason for every mark you use. Always get an intelligent grasp of the meaning of your sentence, then punctuate to preserve clearness and to convey the intended meaning. ✓ Remember that READINESS, ACCURACY and THOROUGHNESS are always desirable in typewriting and letter-writing. ✓

Carefully insert the necessary points in the following exercise while writing the various sentences in your exercise book, verify the points *yourself*, copy your punctuated matter in your Correspondence Blank, then get a *teacher* to check the same, marking all errors with red ink. Do your best.

1. Less formality is expected in a letter than in an essay or newspaper paragraph the style should be simple and clear yet graceful and dignified it should of course be varied according to the relations between the writer and the person addressed and various other considerations.
2. Birds as a rule prefer a warm climate which accounts for their flight to the south every winter.
3. Oh Absalom my son Absalom would God I had died for thee
4. Burns poem A mans a man for a that endeared him to all humanity

5. Do not insult a poor man his misery entitles him to pity
6. If to do were as easy as to know what were good to do chapels had been churches and poor mens cottages princes palaces. Shakespeare
7. The poem beginning tell me not in mournful numbers was written by Longfellow.
8. Reading maketh a full man conference a ready man writing an exact man
9. Caesar ruled Rome Napoleon France and Cromwell England
10. Hamlet said of his father take him for all in all I ne'er shall look upon his like again
11. Histories make men wise poets witty mathematics subtle natural philosophy deep moral philosophy grave logic and rhetoric able to contend
12. The poor man is rich with contentment the rich man poor without it
13. With the words give me liberty or give me death he closed his oration
14. Some men divide the history of the world into four ages viz the golden age the silver age the brazen age and the iron age
15. Many words in English have two spellings as inquire enquire jail gaol.
16. Success in business in society in literary work and in professional life is very largely dependent upon the ability to express oneself correctly clearly gracefully and forcefully the speaker or the writer who uses good English is followed more closely than the one who blunders whether he is selling goods explaining a problem or arguing a point of law one who writes a good letter makes a favorable impression whether one is selling goods seeking a position or the good will of a correspondent command of language is the chief requirement it follows that everyone should develop his command of English to the fullest extent

NOTE.—Arrange the letters in 17 and 18 in correct form and punctuate properly.

17. 275 Arthur St Toronto June 30 1908 The Imperial Accident and Guarantee Co Ltd Confederation Life Building Toronto Ont Gentlemen I wish to apply for the position of correspondent which you advertise in to-days Telegram I have had considerable experience in my fathers office where I have answered many of the letters on my own responsibility I am a rapid typewriter operator and am accustomed to write my own letters on the machine lawyers for whom I have done copying say I am remarkably accurate I have a good knowledge of English and express my ideas readily I am very anxious to obtain a position with a large company where it will pay to work hard for advancement I have not had as much experience as I could wish but I feel sure I can do your work satisfactory though possibly I shall be a little slow at first what I do however you can depend on my doing faithfully trusting you will give me a trial at whatever salary you think reasonable I am yours respectfully U R Earnest

18. 190 Yonge St Toronto Ont Mar 30 1908 Mrs Mary Anderson Brandon Man Dear Madam We thank you for your order of Mar 24 and shall hope to please you in every way in filling it you will remember however that it is stated in our catalogue that at least half the price of a made to order garment must be paid in advance we ask this not only of you but of every one for you can readily understand that this is the only protection we have while ready made garments may always be returned and money will be refunded we cannot take back made to order garments or exchange them we guarantee however that we will give you a perfect fit and that you will find the workmanship and style unexceptionable in every way if the dress is not made precisely as you order it your money will be promptly refunded you will see therefore that you too are fully protected the most convenient way will be for you to send the entire amount in advance if you wish however you may send half and the other half will be collected by the express company when the goods are delivered as soon as we hear from you we will begin work at once and if you are to be in Toronto you can call and have the dress fitted in our work rooms hoping we may be able to please you we remain Yours very truly The T. Eaton Co Limited per B Williams Manager Dress Making Dept.

LESSON 22.

HOW TO TAKE COPIES OF OUTGOING LETTERS.

A copy is generally kept of every letter and invoice sent out of the office. Every office has its individual system of handling its correspondence. All systems, however, have two principal objects: first, exactness; and second, dispatch in the handling of letters.

There are two general methods of making copies of outgoing letters.

1. *Press Copy.* By means of the copying press a facsimile may be made of any document written with copying ink. The copies are generally made in a press copying-book, which is a book of tissue leaves. The process is as follows:—

1. A number of linen cloths cut to the size of the leaves of the book are dampened uniformly.
2. An oil board is placed on the left side of the open book. Upon this oil board is placed a damp cloth or blotter.
3. A page of the book is placed over the damp cloth or blotter.
4. The letter to be copied is placed face down on the page.
5. A damp cloth or blotter is placed upon the letter; then another leaf is placed over this damp cloth; then another letter, face down; then another damp cloth; then another leaf; then another letter, face down; and so on. Thus many letters may be copied at one operation.
6. Over the last damp cloth, before the book is closed, another oil board is placed. Two oil boards are thus used, one at the beginning and one at the end, whether one letter is copied or ten. These boards are to protect the rest of the book from coming in contact with the damp cloths.
7. The book is then closed and placed in the press under pressure. Type-written letters should remain under pressure about *two minutes*. Pen-written letters copy almost instantaneously.

2. *Carbon Copy.* By means of carbon paper an exact duplicate may be made of any letter or invoice. The carbon paper is arranged between the two letter-sheets when placed in the typewriter. The original letter is sent while the carbon copy, an exact duplicate, is filed. Carbon copies are sometimes made of all replies to letters. They are then attached to and filed with the original letters, thus taking the place of a copying-book. The carbon method of preserving copies of letters is used extensively, and is preferred by many business houses.

EXERCISES.

Write the following letters on business letter head paper, using copying ink, get them checked, and take a Press Copy of each. Fasten the original and the copy with a paper clip to a page of your Correspondence Blank.

1.

Wellington and Front Sts. E.,

Toronto, Nov. 15, 1907.

Mr. D. A. Jackson,

Belleville, Ont.

Dear Sir:

We regret to learn that the goods recently shipped to you have not met with your favor. If you so desire, you may pack them securely and return at our expense. Upon receipt of Bill of Lading showing compliance with our request, we will gladly ship you other goods of a similar character.

Awaiting your pleasure, we are,

Yours very truly,

John Macdonald & Co.,

Per J. M.

2. Write a suitable answer to No. 1, such as would accompany the Bill of Lading.
3. Students who can typewrite will make *one* manifold copy of the first model letter in this text-book. Fasten typewritten letter also carbon copy to a page of your Correspondence Blank.

SECTION 3.

LESSON 23.

KINDS OF LETTERS.

The following letters may serve as fair models, and the exercises following each letter will give you ample practice in writing real, business letters. Be natural in your expressions. Imagine the person to whom you are writing is beside you. Be conversational in your style.

In starting a new business, a person usually wants to get the prices, line of discounts, terms of payment, etc., from several wholesale firms before finally placing an order to the best advantage. It is our purpose in connection with the handling and illustrating of the various styles of common business letters, to bring them before you in a connected way. So, in the first place, we do not ask you to write a letter asking for an extension of 60 days on an account, or a general letter of complaint, but a simple letter soliciting points of information relative to placing an order with a firm.

Copy the model letter, which is given under this heading, in your Correspondence Blank, giving due attention to form, correct spacing, penmanship, paragraphing and the general neatness of the work as a whole. Shorthand students might typewrite the letter, then make a copy of same with the letterpress, if teacher so directs.

EXERCISES.

Sketch the following letters in your exercise book, observing good form, arrangement, correct spelling and business-like matter. Get a teacher to check same, after which copy neatly in your Correspondence Blank.

1. You intend to open a retail boot and shoe store at Fergus, Ont. Write to the J. D. King Co., Limited, 84 Wellington St. West, Toronto, Ont., asking for price-list, terms of payment and discount on cash orders. You purpose opening up business with a Stock of \$3000.
2. James Lightfoot, 72 Downie St., Stratford, Ont., purposes opening a retail dry goods store. He writes to John Macdonald & Co., 33 Wellington St. East, Toronto, Ont., for quotations, terms of payment, list of discounts and any other information that would be useful. Write the letter.
3. Miss Laura Bennett intends to open millinery parlors at 216 King St., Belleville, Ont., and writes to Nisbet & Auld, 96 Wellington St. West, Toronto, Ont., for price list, terms of payment and any other details that would be of interest to her, in opening this line of business.

REQUESTING PRICES.

(Model Letter.)

242 King St. E.,

Hamilton, Ont., Jan. 2, 1908.

The W. R. Brock Co., Ltd.,

Toronto, Ont.

Gentlemen:

I have recently started business in this city, and have decided to add a line of dry goods. Your firm has been recommended to me as one of the best for carrying a large assortment, and for making prompt shipments.

I shall be pleased to have your representative call on me at your earliest convenience, and shall thank you to advise me of your terms.

Yours truly,

Elias B. Walker.

LESSON 24.

REPLY TO LETTER ASKING FOR PRICES.

(Model Letter.)

86 Wellington St. W.,
Toronto, Ont., Jan. 4, 1908.

Mr. Elias B. Walker,
242 King St. E.,
Hamilton, Ont.

Dear Sir:

Your letter of the 2nd inst. advising us that you will add a line of dry goods, has been received.

Your city is growing so rapidly, and is so quickly assuming an important position among the large commercial centres of Canada, that, in our opinion, you will make no mistake in so doing.

We have instructed our representative, Mr. Blank, to call on you on Monday next, with a full line of samples. In the meantime we shall thank you to let us have in confidence a memo. of your standing. It is our custom to make this request of every firm upon opening an account with us.

Our regular datings are October 1st and April 1st. Our terms vary from net cash to 4 months 5%, according to lines. Our Mr. Blank will give you definite information regarding discounts. Of course we are always open to make special arrangements regarding spot cash payments.

Assuring you of prompt shipments, we remain,

Yours very truly,

The W. R. Brock Co., Ltd.,

Per J. Tait, Sec.

EXERCISES.

Copy the sample letter under this heading in your Correspondence Blank, after which sketch suitable replies to all the letters in preceding exercise. get a teacher to check same in your exercise book, after which copy neatly with pen and ink in your Correspondence Blank.

LESSON 25.

LETTERS ORDERING GOODS.

Model 1.

242 King St. E.,

Hamilton, Ont., Jan. 10, 1908.

The W. R. Brock Co., Ltd.,

86 Wellington St. W.,

Toronto, Ont.

Gentlemen:

I enclose herewith a list of goods which you may add to my order given to your Mr. Blank on the 8th inst. Please ship complete order as early as possible by G.T.R. freight.

I hope that the statement in regard to my affairs, mailed to you at your request, has been satisfactory. Should you require information other than that which may be readily secured from your financial agents, I refer you to Mr. J. R. Dunlop, 246 John St., S. Hamilton, Ontario, with whom I have done business for a number of years.

According to your suggestion, I shall remit \$400.00 on receipt of goods, and shall ask you to allow me the usual interest for prepayment.

Yours truly,

Elias B. Walker.

Enc. 1.

Model 2.

654 Yonge St.,

Toronto, Ont., May 26, 1907.

Messrs. Hart & Mead,
42 Sparks St.,
Ottawa, Ont.

Gentlemen:

We have commenced a general Hardware business here, and desire to open an account with you.

For references, we give you the names of Mr. P. H. Gardiner, 74 Greenwich St., New York, and Messrs. Pratt & Lloyd, 510 Yonge St., City.

If satisfactory, please send the following goods by fast freight and give us your best terms of discount:--

25 doz. Carpet Stretchers, #127,
15 " Jack Planes, XX,
10 " R.R. Picks, Grade C,
10 " Try Squares, XXX,
25 " Mortise Locks, # 326,
5 " Ratchet Braces, # 4602,
15 Copying Presses, # 46.

Yours respectfully,

Munson & Bowman,

per E. Munson.

NOTE.—The above would be a suitable style of letter to use when you are ordering goods for the first time, from a wholesale firm and when a remittance does not accompany the order.

Model 3.

350 Yonge St.,
Toronto, Ont., May 20, '03.

Messrs. Robt. Kilgore & Sons,
247 St. Catherine St.,
Montreal, Que.

Gentlemen:

Please forward to our address per G. T. R. freight:

Five (5) hf. ch. Young Hyson Tea, "Benefactor,"

Three (3) " Japan Tea, "P. B. 132,"

Two (2) bags S.S. Almonds,

One (1) case Eleme Figs (new).

You may draw upon us at sight for the amount of the invoice, less the usual cash discount of 3 per cent.

Yours faithfully,

Peter Lloyd & Co.,

Per P. L.

NOTE.—The above would be a suitable style of letter to use, after an account with the firm had been opened.

Letters ordering goods should be carefully and clearly worded, so as to leave no possibility of a mistake in filling the order. Much delay and confusion are caused by carelessness in these letters. Lack of proper instructions in giving particulars is a source of much annoyance to shippers.

Note the following points concerning above letters:—

1. The full name and address of the person ordering the goods, must always be given.
2. If goods are to be charged, the charge name and address should be given.
3. If remittance is sent to pay for the goods ordered, give the name and amount of inclosure.
4. The articles ordered should be distinctly specified, giving a full line to each kind.
5. Quantities, figures, sizes, brands, measurements, etc., must be precisely stated.
6. Give shipping directions as express, mail or freight. If express address is different from mail address, that should be stated also.
7. In ordering from a catalogue where the goods are represented by number, the number should always be given, the article specified, and the particular catalogue mentioned, together with the number of the page on which the reference to the article may be found.

EXERCISES.

Sketch the following letters in your exercise book in business-like style, carefully punctuating them, get a teacher to check same, then copy neatly in your Correspondence Blank:—

1. Jas. Ferguson & Co., 651 Yonge St., Toronto, Ont., order from B. R. Jamieson & Co., 212 State St., Boston, Mass., to be shipped by earliest express, the following goods.—2 pcs. Black Dress Silk; 3 pcs. Benson Silk; 2 pcs. Black Dress Velvet; 1 pc. Black Trimming Velvet; 2 pcs. Black Satin; 1 pc. Teabard Silk; 2 pcs. C. L. Gingham. Consider this the first order, give references and ask for best terms of payment.

2. Order by letter from Mac Williams & Co., 284-288 Wilson St., Montreal, Que., the following goods, asking for best terms of discount, saying you will remit by Bank Draft upon receipt of goods.—6 pcs. Talbot A. Flannel, No. 246; 2 pcs. Talbot A. Flannel, $\frac{3}{4}$; 6 cases Emerson Batts, 80 XX; 10 cases Bunting, 23 in.; 8 pcs. Adirondack L. L. Cotton, No. 467; 10 gro. Jet Butter, No. 117; 6 pcs. Eddystone Lining, Grade C; 10 doz. Ladies' Hdkfs., No. 800; 500 lbs. White Star Warp. Write from Brantford, Ont., and sign Student. Black & Co., Per Student.

3. You have a Power of Attorney to do all the general business for your principal, Alex. Noxon, who will be absent for some time. Write a letter to John Macdonald & Co., 28 Wellington St. East, Toronto, asking them to supply Goods Dealers, ordering eight different kinds of goods. Write from Beaverville.

4. Clemes Bros, King and Church Sts., Toronto, Ont., Commission Merchants, solicit a consignment of 400 baskets peaches and 100 baskets Niagara Grapes from E. D. Smith, Winona, Ont., to be sold on a commission of 5 per cent. State the conditions of the market in Toronto and ask for an early shipment.

LESSON 26.

LETTER OF INQUIRY RE STANDING, ETC.

Before wholesale firms will enter into business relations with a comparative stranger, they usually demand information concerning his business principles, character, financial standing, etc. Such knowledge may be secured from the Commercial Agencies, which make a business of supplying such information, if the stranger has a rating with them, or from the references which the customer may give. We will admit that such action taken above is simply business prudence and is practised whenever a person applies to a house for credit. The value of the information that the wholesaler gets from individuals depends again upon their integrity and truthfulness.

Letters written on the character and standing of another are always given in confidence. Such letters, however, should not contain statements that could not be substantiated if the writer were called upon so to do, but must contain details of actual facts. Always enclose a stamped envelope for reply when writing a letter of inquiry.

The model letter will illustrate a common style used in business to-day.

EXERCISES.

Write out the following exercises as instructed in preceding exercise work:

1. Williamson Bros., Dry Goods Dealers, Hamilton, Ont., have received an order for goods from Thos. Miller, North Bay, Ont. He has no rating in the Commercial Agencies. Write to The Manager of The Quebec Bank, North Bay, soliciting such facts as should be known.

(Model Letter.)

86 Front St. W.,

Toronto, Nov. 7, 1906.

Mr. J. R. Dunlop,

246 John St. South,

Hamilton, Ont.

Dear Sir:

Mr. Elias B. Walker, 242 King St. E., Hamilton, wishes to open an account with us, and has given us your name as a reference. Kindly give us, if possible, in strict confidence, any information you may have as to his financial standing, worthiness, and promptness in paying bills. We shall be pleased to return the favor at any time.

Thanking you in advance for such information as you may give us, we are,

Yours respectfully,

The W. R. Brock Co., Limited,

per J. Tait, Sec.

✓ 2. Write a letter to Mr. W. Small, Owen Sound, Ont., making inquiries respecting the business standing of Mr. C. A. Forest. State your reasons for so doing. Sign The Russell Hardware Co., per Student.

3. Aaron Knechtel, 684 St. James St., Montreal, Que., has received an order for shoes from Mr. J. F. Bishop, Bay St. George, Newfoundland. He has no rating in the Commercial Agencies. Write to the Manager of The Canadian Bank of Commerce, of that place, soliciting such facts as should be known.

FAVORABLE AND UNFAVORABLE REPLIES TO LETTER OF INQUIRY RE STANDING, ETC.

(Model Letter No. 1.)

246 John St. S.,
Hamilton, Nov. 9, 1906.

The W. R. Brock Co., Limited,
86 Front St. West,
Toronto, Ont.

Gentlemen:

In reply to your letter of the 7th inst., I may say that it gives me pleasure to testify to the reliability and trustworthiness of Mr. Elias B. Walker.

I know him to be conservative in his expenditures, and do not believe he would incur any indebtedness for which he would not be fully responsible, and which he could not promptly pay.

Respectfully,

J. R. Dunlop.

NOTE.—The above letter is a favorable reply to letter of inquiry.

(Model No. 2.)

246 John St. S.,
Hamilton, Nov. 9, 1906.

The W. R. Brock Co., Limited,
86 Front St. West,
Toronto, Ont.

Gentlemen:

Your letter of the 7th inst. is received. I regret that I cannot give you any satisfactory information concerning the person about whom you inquire.

Yours very respectfully,

J. R. Dunlop.

NOTE.—The above letter is an unfavorable reply to letter of inquiry.

Note a few points concerning such a letter:

1. Such a letter is always given in confidence, hence should be reviewed solely by the person who is making the inquiry.
2. This letter should contain carefully weighed statements of fact. Do not conjecture. You may be called upon to verify your statements.
3. If you have to report unfavorably, the less said the better. Stick to bare facts, always.
4. Remember, exaggeration is entirely out of place in this letter. Do not stretch the truth. If a man is a dead-beat and will not meet his obligations, do not say he is as honest as the average man. Much injury may be done by failing to reveal the true conditions.

EXERCISES.

Sketch the following letters in your exercise book watching form, punctuation, matter, etc., get a teacher to check, then copy neatly with pen and ink into your Correspondence Blank, giving a full page to each letter:

1. Write favorable replies to exercises one and two under letters of inquiry concerning standing, etc.
2. Write an unfavorable reply to exercise three under letters of inquiry.

LESSON 27.

ANSWER TO LETTER ORDERING GOODS.

The final object of all business methods is to secure orders. Time and money are spent in arranging stocks, drafting advertisements, securing the best salesmen—all for the purpose of increasing business, or in other words, to get orders. Orders are the life of all trade, hence whenever they are received, show that you appreciate them by dictating or writing a letter to the customer. The good will established by such a letter more than compensates for the time and expense taken in writing it. Note the following points:

1. Acknowledge all orders promptly. It is always pleasing to a customer to be assured of the receipt of his order and of the attention it is receiving at your hands.
2. The acknowledgment usually completes the contract. Many contracts are informally made by correspondence.
3. Answer with care. It is very important to handle carefully every inquiry for such a letter generally leads to business. Moreover, it is more important to handle your orders carefully as this is the best way to secure more business and is business-like itself.
4. The best answer to an order is to fill it exactly the same day it is received and forward invoice of the same.
5. When short delays are necessary, a short, pleasing letter should be sent as soon as the order is received, stating that it has been received and will receive your careful attention. Just as soon as the goods have been properly packed and shipped, a letter inclosing invoice should be forwarded at once.

(Model No. 1.)

86 Wellington St. W.,

Toronto, Ont., Jan. 10, 1908.

Mr. Elias B. Walker,

242 King St. E.,

Hamilton, Ont.

Dear Sir:

We acknowledge with thanks the receipt of your order given to our Mr. Blank, and also repeat memo. received by letter.

Your complete shipment has been forwarded according to your instructions. You will find G.T.R. shipping bill enclosed herewith. We have exercised the greatest care in the selection of these goods, and we trust that you will be pleased with them in every respect.

Thanking you for your opening order, which is much appreciated, and hoping to be favored with your continued patronage, we remain,

Yours very truly,

The W. R. Brock Co., Limited,

per J. Tait, Sec.

Enc. 1.

6. Goods should be sent as directed. If goods are requested to be sent by the Canadian Express Co., they should not be sent by freight. Sometimes the purchaser does not mention any particular way for shipment, then, of course, it is left to the discretion of the seller.

7. How do you class goods for shipping?

1. By *Express*, forward all goods of great value such as cases of jewelry, etc., goods of moderate weight, goods that require careful handling on account of being easily broken, and goods that are wanted quickly.

2. By *Freight*, forward all goods of great weight, large bulk, and comparatively small value.

3. By *Mail*, forward goods which are very light in weight, not over four pounds, small in bulk and of comparatively small value.

(Model No. 2.)

86 Front St. W.,

Toronto, Apr. 22, 1907.

W. J. Ferguson, Esq.,
Stratford, Ont.

Dear Sir:

We are in receipt of your order for twenty-five pieces of Preston Cloth, shades and quality indicated as per sample enclosed.

There has been such a heavy demand for these goods that we can scarcely keep the stock complete, and find, on attempting to fill your order, that we have run out of two of the shades required. We have shipped you the goods by G. T. R., and shall be able to send the remainder of the order in eight or ten days, as we are awaiting the receipt of an invoice of these goods from our agent in London, England.

Trusting that you will not be seriously inconvenienced by the delay, we remain,

Yours very truly,

Gordon, MacKay & Co., Ltd.,

per A. Burns, Sec.

EXERCISES.

Sketch the following letters in your exercise book, giving careful attention to correct form, punctuation, neatness and business-like matter. Get a teacher to check, then copy neatly in your Correspondence Blank.

1. Acknowledge the various orders represented under "Letters Ordering Goods." Be careful to head your letters from the proper places and address the firm names given. Use some originality so that your letters may indicate tact and adaptability. Imagine you are writing the letters from your own office; hence be conversational in tone.

LESSON 28.

LETTERS CONTAINING INCLOSURES.

Note the following points:

1. State in your letter what the inclosure is; e.g., Bank Draft, Post Office Order, Express Money Order, Cheque, Note, etc.

2. In a remittance, always state the amount of remittance. It is good taste to-day to write the amount in words first, capitalizing the main words, then follow by an expression in numerals, in parenthesis; e.g., Sixty-two $\frac{84}{100}$ Dollars (\$62.84).

3. State the purpose of the inclosure, or in other words, what it is for; e.g. On account; in full of account to date; in full payment for bill of goods purchased 10th inst.; part payment of invoice purchased 30th ult., etc.

(Model No. 1.)

212 King St. E.,

Hamilton, Nov. 15, 1906.

The W. R. Brock Co., Limited,
86 Wellington St. W.,
Toronto, Ont.

Gentlemen:

Enclosed find Bank Draft, No. 7213, for Four Hundred Dollars (\$400), payable to your order, to apply on invoice purchased the 10th inst.

Kindly acknowledge.

Yours very truly,

Elias B. Walker.

Enclosure.—1.

(Model No. 2.)

Kincardine, April 22, 1908.

Messrs. John Macdonald & Co.,

21-27 Wellington St. E.,

Toronto, Ont.

Gentlemen:

Enclosed find Bank Draft for One Hundred and Thirty-one and $\frac{9}{100}$ Dollars (\$131.92), in full for your invoice 15th inst., less three per cent. discount.

Amount of invoice	\$136.00
Discount 3%	4.08

Face of Draft	\$131.92

Please acknowledge receipt, and oblige,

Yours truly,

Martin & Weston,

Enclosure--1.

Per W.

(Model No. 3.)

Carlingford, Perth Co., Ont.,

May 1, 1906.

The Globe,
Toronto, Ont.

Gentlemen:

Enclosed find Postal Note for One Dollar (\$1.00), in payment for one year's subscription to The Weekly Globe. Commence with this week's number and send to above address.

Kindly acknowledge receipt of same.

Yours truly,

Nathan Robin.

Enclosure.—1.

METHODS FOR MAKING REMITTANCES.

There are several ways for making remittances. Some years ago, when a person had a certain amount to apply on account, the only tangible method to him was to count over the necessary amount of bank notes and silver and enclose the same in a registered letter. Let us consider some of the common methods of remitting as practised in the business world to-day.

Remittances are made by

1. BANK DRAFTS.
2. CHEQUES.
3. POST OFFICE MONEY ORDERS.
4. EXPRESS MONEY ORDERS.
5. POSTAL NOTES.
6. REGISTERED LETTER.

As an office clerk, correspondent or stenographer, you should understand the general principles pertaining to the six methods indicated, and when asked to carry any one of them into practice, you should be able to do your work correctly.

1. *Bank Drafts.*—If you have a remittance to make of \$5 or over, this is a very safe and convenient method. Bank drafts may be purchased from your local bank; in any case, you must buy them from a bank. Bank drafts constitute a large proportion of the business transacted through this medium of exchange. Nearly all banks keep money deposited with one or more of the banks located at some one of the commercial centres of the country; as, Ottawa, London, Toronto, Montreal, Hamilton, New York, Boston, St. Louis, Chicago, etc. The bank from whom you purchase your draft issues an order upon another bank in the section of country to which your remittance is made and sells this draft to you, charging

a small fee for exchange. It is best to give the necessary information to the teller of the bank to which you apply for a Bank Draft, by filling out a "Bank Draft Requisition Form" (see Form). From the facts set forth in this form, the teller will make out the Bank Draft for you after you have handed to him the required amount of cash or a cheque to cover total cost. Have the draft made out to the order of your creditor; or, if made to your own order, be sure to indorse it to the order of your creditor; as, "Pay to the order of A. Ross & Co., per Student." (See Form of Bank Draft.)

BANK DRAFT REQUISITION FORM.

THE CANADIAN BANK OF COMMERCE

Hamilton, Nov. 15, 1906.

Required, a draft on *Toronto*
 in favor of *The W. R. Brock Co. Limited.*
 for the sum of *Four Hundred Dollars*
 Applicant *Elias B. Walker* No. 5243.

Pay \$ 400.00

Exchange \$ 1.00

\$ 401.00

Checked by
Jas. Morgan

FORM OF BANK DRAFT.

The Canadian Bank of Commerce

\$400.00

James STREET BRANCH.

No. 5243.

Hamilton, Nov. 15, 1906.

Pay to *The W. R. Brock Co. Limited* or Order
Four Hundred Dollars,
 and charge to this Bank.

To Canadian Bank of Commerce,
 Toronto, Ont.

C. O. Mason Manager.
Thos. Townsend Accountant.

2. *Cheques.*—Nearly all business firms run a current bank account with one of the numerous banks that are chartered to do business to-day. Hence, they settle usually by cheque. It is best to make the cheque payable "to order," as it will then be necessary for the payee to indorse it before he can collect the same. The cheque, after indorsed and paid, becomes a receipt to the drawer of the cheque. If a cheque is sent to an out-of-town correspondent or firm, and deposited by that firm, a small charge for collection is usually made. Get your cheque "marked" at the bank, before sending it to an outside point. This is done by the ledger-keeper writing "Accepted" or "Good" and his initials, across the face of the cheque. At this time it is charged to the drawer's account at the bank.

FORM OF CHEQUE.



No. 254.

Toronto. Aug 20, 1900

The Bank of Toronto.

Pay to John Brown or ~~Bearer~~Ninety-seven ²⁵/₁₀₀ Dollars\$ 97 ²⁵/₁₀₀

A. H. Spruiell

NOTE.—The simplest kind of indorsement to be written across the back, before the above cheque would be cashed, would be the name only, "John Brown."

3. *Post Office Money Orders.*—Money Orders are issued by the post office department on all the principal post offices in Canada and United States, as well as in the United Kingdom, British possessions abroad, and all distant countries upon which money orders may be drawn. There are two general schedules of fees or commissions; e.g.,

(a) On orders payable in Canada and the United States, the limit of which is \$100, the post office charges the following rates of commission:

\$5 and under.....	3 cents.
Over \$5 and up to \$10.....	6 "
" 10 " 30.....	10 "
" 30 " 50.....	15 "
" 50 " 75.....	25 "
" 75 " 100.....	30 "

(b) On orders payable in the United Kingdom, British possessions abroad, and all distant countries upon which money orders may be obtained, the limit of which is \$100, the post office charges the following rates of commission:—

On orders up to \$5.....	5 cents.
Over \$ 5 and up to \$10.....	10 "
" 10 and up to \$20.....	20 "
" 20 " 30.....	30 "
" 30 " 40.....	40 "
" 40 " 50.....	50 "

etc., etc.

NOTE.—The above are the current rates at present writing (Oct., 1907), but are subject to change by the Dominion parliament.

4. *Express Money Orders.*—The principal express companies now issue money orders payable in Canada, United States and Europe, at commissions similar to those charged for post office money orders. The order may be made payable "to order" or "to bearer" of the payee. The agent of the company writes the order according to the instructions given to him by the applicant. Always read the order before remitting it.

5. *Postal Notes.*—Postal notes are issued by the post office department in Canada for eighteen fixed amounts (at present writing) and are issued by the various post offices at the following rates:

20, 25, 30, and 40c. Postal Notes.....	at 1c. each
50, 60, 70, 75, 80, 90c., \$1.00, \$1.50, \$2.00 and \$2.50 Postal Notes....	at 2c. each
\$3.00, \$4.00 and \$5.00 Postal Notes.....	at 3c. each
\$10.00 Postal Notes.....	at 5c. each

Postal Notes can be used for making remittances to any place in Canada or United States, but not to Europe and foreign countries. If you want to remit 50c., 75c., or \$1 to a newspaper or magazine, use a Postal Note instead of enclosing silver money or a dollar bill. When you purchase your Postal Note, see that the Postmaster stamps and signs it. You will now fill in the name of the payee and the place.

FORM OF CANADIAN POSTAL NOTE.

NOT NEGOTIABLE

CANADIAN POSTAL NOTE

A304909

TWENTY CENTS

20c.

To the POSTMASTER at _____

PAY to _____ the sum of

TWENTY CENTS on account of the Postmaster General of Canada.

POSTMASTER

COMMISSION
ONE CENT

PAYING OFFICE

CANCEL HERE

1. Purchaser must fill in the name of the person to whom the money is to be paid.
2. Purchaser should see that the Note is stamped and signed by the Postmaster.
3. If Note is cut, defaced or mutilated, payment will be refused.
4. When Note is once paid the Postmaster-General will not be liable for any further claim.
5. Note may be crossed for payment through a Bank.

After the expiration of three months from the last day of the month of issue a commission equal to the original amount paid when the Note was purchased, will be charged and a similar charge will be made for each succeeding three months. After one year the Note can only be paid on receipt of special authority.
Received the above-named sum.

Signature

ISSUING OFFICE

STAMP HERE

POSTAL NO1

A304909

20c.

PURCHASE
KEEP THIS

L'ENVOYEU
GARDE CEI

ISSUING OFFI

STAMP HEI

6. *Registered Letter.*—The fee for registering a letter is five cents in addition to the regular postage. The ordinary postage and fee for registering must be fully prepaid. A registered letter always receives more care and attention in the mails and is usually kept in a separate parcel and not mixed with the general letters. If it goes astray, you have a better opportunity to trace it up and likely locate it.

Insurance of Registered Letters.—In 1904, provision was made by the post office department for insuring registered letters. All letters of this class posted at and addressed to any P. O. within Canada may be insured against loss for amounts not exceeding \$25. The insurance fee as well as ordinary postage and registration fee must be prepaid in *postage stamps* on all insured, registered letters.

<i>Limit of Compensation.</i>	<i>Insurance Fee.</i>
\$10	3c.
15	4
20	5
25	6

LETTERS ENCLOSING INVOICE.

There are different customs in vogue to-day, in reference to enclosing invoices. It is not customary for a letter to accompany an invoice, unless some change has been made in the original order. For instance, if a firm orders 5 pes. Black Silk at \$1.25 a yard among a list of items and the wholesaler fills the order according to instructions except the Black Silk which he invoices at \$1.35 on account of the better grade of silk, then explanation concerning the change should be made in his letter. Some business men mail simply the invoice and bill of lading (or shipping bill) without any letter. Others enclose the invoice and shipping bill and accompany the same with a short, courteous letter. Of course, where goods are shipped by mail, or express, from a wholesale house, the invoice only, as a rule, is enclosed in the envelope, the invoice specifying date of shipment. Some firms accompany all invoices with short letters, expressing the hope that the goods will give satisfaction and soliciting future orders.

INVOICE.

An invoice is a detailed statement of articles sold. It should contain the date of sale, the names of the buyer and seller, terms, marks, names of goods, quantities, price, and total amount. The method of shipping is usually expressed on the invoice. If the goods are paid for, the invoice may be receipted when the words, "Received payment, A.— B.— & Co.," or the words "Paid, A.— B.— & Co.," A.— B.— & Co. representing here the name of the firm which sold the goods.

No. 428.

July 926

86 Wellington St. W.,
Toronto, Ont., Nov. 10, 1906.

The W. F. Brock Co., Limited.

Sold to:

Mr. Chas. B. Walker,
Kamilton, Ont.
Route--E. T. S. Wright

Terms:- 10/30 7/60

71

FORM OF INVOICE.

No. 16	10	Specs. B. Checks	41 ⁷ , 40 ⁴ , 45 ⁴ , 40 ⁵ , 52 ¹ , 55 ³ , 50 ² , 50 ³ , 51 ¹	477½	25	119	38
No. 9	15	" A. Planned	65 ¹ , 62 ² , 58 ¹ , 60 ⁵ , 63 ¹ , 60 ² , 62 ² , 65 ³ , 63 ¹ , 62 ² , 65 ¹ , 61 ⁵ , 58 ² , 55 ¹	919½	23½	306	58
No. 24	10	" B. Velvet	29 ³ , 26 ² , 25 ² , 27 ³ , 21 ² , 23 ² , 20 ³ , 21 ¹ , 24 ² , 22 ²	2443	100	243	00
						668	96

LETTER ENCLOSED INVOICE AND SHIPPING BILL.

Mr. W. J. Henderson,
London, Ont.

86 Wellington St. W.,
Toronto, Ont., Nov. 10, 1908.

Dear Sir:

Enclosed find invoice of goods ordered by you on the 6th inst., and shipped you this morning by G. T. R. freight, also shipping bill for same. We have given you our usual credit of 30 days, with a privilege of a discount of 2% if paid within thirty days from the date of invoice.

Hoping that our selection of goods will give such satisfaction that you will regard it to your interest to continue sending us your orders, we remain,
Yours very truly,

Commercial Text Book Co.,
per J. Toner, Sec.

Enclosures.—2.

STATEMENTS OF ACCOUNT.

A Statement of Account is a form containing the debits and credits of a person's account as shown by the ledger and should give a synopsis of the trading between two firms for a given time. You will observe that the invoice contains all the separate items, purchased or sold, while the statement contains the total amount of each invoice. Thus, if W. J. Gage & Co. had the account of Chas. Redmond, Brampton, Ont., on their books, with the debits and credits as given below, they would appear in a statement rendered May 1, 1908, as shown in the illustration. Dr. Apr. 3, Mdse. \$300; Apr. 12, Mdse. \$247. Cr. Apr. 10, Cash \$150; Apr. 16, Sight Draft \$75; Apr. 22, Note \$200.

To secure a prompt remittance, various phrases are written on the statement, as "Kindly remit," "Please remit," "If we do not hear from you by the — inst., we shall take the liberty of drawing on you at sight for the above balance." Statements may be sent out accompanied or unaccompanied by a letter. It is customary with business men to send out statements to each of their debtors, at stated periods, monthly, quarterly, semi-annually or yearly; they are generally sent out monthly.

FORM OF A PROMISSORY NOTE.

\$ 400.00

Toronto, Nov. 21, 1910.

Three months after date I promise to pay to
John Macdonald & Co. or order
at the Ontario Bank, Yonge & Carlton Branch
Four Hundred ———— Dollars

for value received

No. 12. Due Feb 24, 1911

John Robinson

FORM OF STATEMENT OF ACCOUNT.



84 Spadina Ave.

Toronto, May 1, 1908

Mr. Chas. Redmond.

Brampton, Ont.

To W. J. Gage & Co. Dr.

Statements, NY 23

1908					
Apr	3	To Mdse	300 00		
"	12	" Mdse	247 00	547 00	
		Cr.			
Apr	10	By Cash	150 00		
"	16	" Sight Dft.	75 00		
"	22	" Note	200 00	425 00	
		Balance due us		122 00	
Kindly remit.					

LETTER ACCOMPANYING STATEMENT.

84 Spadina Ave.,
Toronto, Ont., May 1, 1908.

Mr. Chas. Redmond,
Brampton, Ont.

Dear Sir:

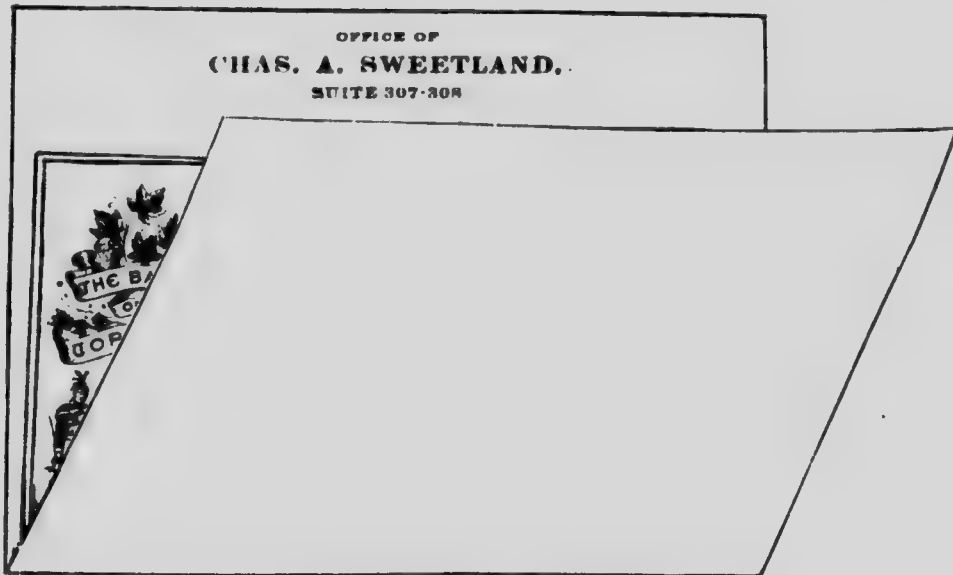
Enclosed find statement of account showing a balance of One Hundred and Twenty-two Dollars (\$122.00) in our favor. If the same is correct, please remit; or, if you prefer, honor our draft at sight on the 10th inst.

Yours very truly,

W. J. Gage & Co.,

per G.

Enclosure.—1.



HOW TO FOLD AN INCLOSURE.

Lay the letter on the desk squarely in front of you. The inclosure is then placed on the top half of the letter-sheet. If it is a cheque, note or a business form of similar size, be careful not to crease it horizontally; wider forms will have to be creased horizontally as well as vertically. Now fold your letter paper from bottom to top as given under instructions for folding a letter-head, then from right to left and left to right. The inclosure is folded within the letter sheet, you see. It is a good plan to attach the inclosure to your letter sheet at the top left corner, with a paper clip. This is business-like and keeps the forms and letter together until the matter is disposed of by the receiver.

EXERCISES.

Having studied thoroughly the pages referring to letters of enclosure and remittance, let us put our knowledge to a practical test. Outline in your exercise book, letters and forms required for the following exercises, get a teacher to check them, then copy neatly in your Correspondence Blank. Do your best work, before asking a teacher to check. Think first, then work out those thoughts.

1. James Taylor, Listowel, Ont., makes a remittance of a marked cheque for \$225 and a 30-day note for \$150 to John Macdonald & Co., 21-27 Wellington St. East, Toronto, Ont., to apply on account. Write the letter and forms.

2. Write a letter to The Success Company, Washington Square, New York, N.Y., that should accompany a Postal Note for One Dollar, for one year's subscription to Success magazine to be sent to your address and to begin with the current number.

3. Write a letter to Mr. James Carnell, Albany, N.Y., inclosing a draft drawn by The Canadian Bank of Commerce, of your place, upon The First National Bank, New York, for \$148.75 in settlement of your account. Show forms of Bank Draft Requisition, Bank Draft, and Cheque on Bank of Commerce to pay for draft at $\frac{1}{4}\%$ Exchange, as well as the letter.

4. Write a letter to J. W. Knechtel & Co., 2244 St. James St., Montreal, Que., inclosing a marked cheque on the Bank of Montreal, of your place, for \$392.40, the amount of your note of \$360 and interest to date in their favour. Show cheque as well as letter.

5. Write a letter to Stanley Mills & Co., 48 King St. East, Hamilton, Ont., that should accompany a promissory note of \$145.92, drawn four months after date from to-day, to be remitted to them in full settlement of bill of goods received to-day. Write from North Bay, Ont., sign Chas. Moore, and show copy of note as well as letter.

LESSON 29.

LETTER ACKNOWLEDGING GOODS RECEIVED.

(Model No. 1.)

242 King St. E.,

Hamilton, Nov. 15, 1906.

The W. R. Brock Co., Ltd.,

86 Wellington St. W.,

Toronto, Ont.

Gentlemen:

Your shipment of goods, amounting to Eight Hundred and Sixty-two ⁰⁰/₁₀₀ Dollars (\$862.60), received in good condition.

Enclosed find bank draft, No. 5243, for Four Hundred Dollars (\$400.⁰⁰/₁₀₀), to apply on this invoice.

Kindly acknowledge.

Yours faithfully,

Enclosure--1.

Elias B. Walker.

(Model No. 2.)

Warton, Ont., Jan. 20, 1907.

Messrs. John Macdonald & Co.,
Wellington and Front Sts.,
Toronto, Ont.

Gentlemen:

The goods we ordered from you on the 22nd ult. arrived to-day by freight, in a very unsatisfactory condition. As we do not care to bear the entire loss, we would like to know the cause of the trouble and thus arrange an equitable settlement.

Two of the cases were badly smashed, thus exposing the goods to the weather as many of the pieces were still wet. The water has almost completely spoiled the 10 pcs. Fifth Avenue Cambric and also 5 pcs. E. Lining. Five pieces of Crash are unfit for sale.

Kindly advise us in the matter as we shall await with interest your immediate reply.

Yours very truly,

Gordon & Winger,
Per G.

LETTERS ACKNOWLEDGING GOODS RECEIVED, AND LETTERS OF COMPLAINT.

A letter acknowledging goods received from a wholesale firm by the purchaser may or may not be separate from the letter of enclosure which usually follows the actual receipt of the goods. If the goods tally with the order and invoice, and you intend to make a remittance in full or in part for goods received, you can easily say that the goods were received in a satisfactory condition, and then express the fact that you are making an inclosure to them. However, if when comparing the actual goods received with the invoice, you find a shortage, write at once explaining the same to the wholesale firm, asking for a credit note or a correction to be made in some way. Sometimes, you are disappointed in quality, or you receive a quality inferior to sample supplied, then the matter becomes a question of complaint, and requires careful handling. Always set forth the facts of your charge or complaint against the wholesale firm in a courteous, business-like way, not in a sharp, angry mood, and you are more likely to get your grievance redressed promptly and satisfactorily.

EXERCISES.

Sketch the following letters in your exercise book, examine them critically, correcting all errors in spelling, wrong arrangement of matter, punctuation, paragraphing, etc., get a teacher to check them, then copy in your Correspondence Blank.

1. Calvin Secord, Goderich, Ont., has received 4 bbls. Currants from Eby, Blain & Co., Limited, Wholesale Grocers, Toronto, Ont., and finds they are very much inferior to the samples shown by Mr. Trim, their traveller. As Mr. Secord cannot obtain as good a price for them, write a suitable letter under the circumstances.

2. You are a stationer in Amherstburg, Ont. Fifteen days ago you ordered 10 sets of Dickens', 5 sets of George Eliot's, and 10 sets of Shakespeare's, all to be in half-morocco binding, from the Canadian Book-Publishing Co., 28 Adelaide St. W., Toronto, Ont. As you unpack the books to-day, you find the Eliot and Shakespeare sets are one-quarter morocco binding instead of one-half. Write a letter asking for a reduction of \$6 a set on the one-quarter morocco binding sets. If this is not granted, you will return the goods at their expense.

3. Write a letter to J W. Adams & Co., 10 St. Paul St., Montreal, Que., Importers and Wholesalers of Woolen Goods, stating that the last seven cases of Scotch Tweed received by you were not nearly as good as the samples shown you by their traveller, Mr. Norman Foster. Ask them to explain and state what they are willing to do in regard to the matter. Write from Kingston, Ont., and sign Wm. Montgomery.

LESSON 30.

ANSWER TO LETTER OF COMPLAINT.

(Model No. 1.)

Wellington and Front Sts.,
Toronto, Jan. 24, 1907.

Messrs. Gordon & Winger,
Warton, Ont.

Gentlemen:

We were very sorry to learn by your letter of 20th inst., that the goods shipped to you a short time ago were received in damaged condition. Clearly the railroad company is responsible, and can be compelled to make good the loss.

The first step to take is to get the local freight agent at your place to write on the freight receipt a statement of the condition in which the goods reached his station. Examine every piece in the cases, and check on your invoice from us each item that was damaged. Let us know, also, if you can use the damaged goods or not.

We shall be willing to render any assistance we can in making a claim on the railroad company.

Yours very truly,

John Macdonald & Co.,

per M.

Letters of complaint should be handled very carefully. Often a person may become perplexed and irritated over some of the letters received, especially when they are written in a strain that reflects upon the integrity and honor of the business firm's dealings. Treat all complaints in an open, business-like manner. Do not cringe from the truth, but explain the matter honestly and candidly. Remember it is easier to lose a customer than gain one.

See sample letter.

EXERCISE.

1. Write replies to the three letters under the head of "Letters of Complaint." Follow the order suggested in previous exercises. After your letters have been checked by a teacher, copy neatly in your Correspondence Blank.

LESSON 31.**ACKNOWLEDGING A REMITTANCE.**

(Model No. 1.)

96 Wellington St. W.,
Toronto, Nov. 17, 1906.

Mr. Elias B. Walker,
242 King St. East,
Hamilton, Ont.

Dear Sir:

Your favor of 15th inst. is to hand, containing Bank Draft, No. 5243, for Four Hundred Dollars (\$400.00), to apply on invoice of goods purchased the 10th inst.

Thanking you for your prompt remittance, and hoping to receive further orders from you, we remain,

Yours truly,

*The W. R. Brock Co., Limited,
per J. Tait, Sec.*

(Model No. 2.)

Office of
E. R. Montgomery & Co.,
248 Yonge St.,

Toronto, Ont.. 19.

Dear Sir:

Your favor enclosing for \$ duly received, for which please accept our thanks.

Yours very truly,

THE FOLLOWING POINTS ARE SUGGESTIVE IN REFERENCE TO ACKNOWLEDGING REMITTANCES:

1. The acknowledgment should be prompt.
2. State the amount received.
3. Show that credit has been given for it upon the account for which it was intended.
4. Sometimes a formal receipt is made out, detached from the receipt book and enclosed in the letter, in which case the letter itself need not repeat all details. Where a formal receipt is not used, the receipt is always embodied in the letter.
5. Make the acknowledgment brief and pointed.
6. Sometimes printed forms of acknowledgment are used (See sample). Then you simply fill in the blank spaces.
7. Post cards with a receipt printed on the back are used by some firms, particularly those who conduct the instalment plan in their business. The blank spaces are filled in as in an ordinary printed letter-form.
8. Always acknowledge a remittance however small and thank the remitter. Do it in a courteous manner, so as to retain the good-will of your customer, and probably be the means of placing a new order with you.

EXERCISES.

Sketch the following letters in your exercise book, after studying the principles pertaining to letters of acknowledgment, carefully examine them, get a teacher to check, then copy in your Correspondence Blank.

1. Write suitable letters of acknowledgment for exercises under "Letters of Inclosure and Remittance." Read your exercise carefully two or three times, so as to be able to write an appropriate acknowledgment to each.

LESSON 32.

A LETTER ASKING A FAVOR.

(Model Letter.)

Barrie, Ont., Aug. 20, 1907.

*Mr. Chas. Murray,
London, Ont.*

Dear Sir:

I beg to advise you, that owing to unavoidable circumstances, it will be impossible for me to pay my acceptance of One Hundred and Ten ⁵⁰/₁₀₀ Dollars (\$110.50) in your favor, which falls due at the Bank of Montreal, here, on the 10th prox. I shall be able to pay Fifty Dollars (\$50.00) and request that you allow me to draw on you at sight for the balance.

Your prompt attention will greatly oblige.

Yours truly,

John M. Davis

Letters asking special favors are written by business men occasionally, asking for an extension of time on an account almost due, for the privilege of addressing a draft to them for accommodation purposes, for a part renewal note which is almost due, for remittance on an account not yet due, for the privilege of drawing on a prompt-paying customer for a part or the whole of his account before the due date arrives, or for any other valid reason where the granting of a favor would help the person asking, over straightened circumstances.

THE FOLLOWING POINTS ARE SUGGESTIVE:

1. In making a request for a special favor, state such request near the beginning of your letter.
2. Follow statement of request by suitable explanation.
3. Do not waste too much space in long, drawn-out explanations. Better be brief and concise.
4. Make the addressee feel that you will fully appreciate the compliance of your request, but do not descend to a begging level.
5. Study the case in hand, and adapt the wording of your letter to that particular case. Success here will be determined largely by the spirit of your letter. No two men can be approached in exactly the same way.

EXERCISES.

Follow instructions as under previous exercises, please.

1. Write a letter from 406 Markham St., Toronto, Ont., to Mr. Geo. Gooderham, 102 St. George St., Toronto, Ont., saying you have just completed the model of a typewriter which you are sure is vastly superior to any of the writing machines now on the market, and that you would like to begin the manufacture of these machines at once, but that you have not sufficient capital with which to begin the enterprise. Ask him whether he will loan you \$50,000 at 6%, saying that you can secure him with certain houses and lots which you own in this city. Say, also, if he will grant you an interview, you will make full explanations in regard to the matter. Sign, James Fox.

2. Your note favor Clarke Bros., Niagara Falls, Ont., for \$165, falls due in 10 days. You will be unable to meet it at maturity. Write a letter asking for an extension of two months, giving reasons for your inability to meet it. State that, if your request is granted, you will send them a new note for two months for amount of old note and interest, at 5%, to be included in new note. Write from Merriton, Ont., and sign Wm. Woodruff.

3. Write a letter to Mr. A. M. Dunlop, Perth, Ont., asking for a remittance of \$250 on an account of \$360.40, which he is owing you but which will not be due for 30 days. State that your employees were on strike for five weeks, hence the reason. As Mr. Dunlop is one of your best customers, be careful not to offend him through this letter. Write from 1018 St. Catherine St., Montreal, Que., and sign J. H. Bonner.

LESSON 33.

FAVORABLE AND UNFAVORABLE REPLIES TO LETTERS ASKING FAVORS.

(Model No. 1.)

86 Wellington St. W.,

Toronto, Ont., July 18, 1908.

Mr. Elias B. Walker,

242 King St. E.,

Hamilton, Ont.

Dear Sir:

We have carefully noted your letter of the 15th inst., and we regret to learn that you are not able to make payment of your account on the date previously arranged. Under the circumstances we shall be willing to grant you an extension of three months. We hope that in this time business conditions will improve, and that you will then be able to make payment promptly.

Kindly note that this is not to be taken as establishing a precedent, but merely as a matter of courtesy.

Thanking you for past business, which is much appreciated, and hoping to be favored with your continued patronage, we remain,

Yours very truly,

The W. R. Brock Co., Limited,
per Jas. Tait, Sec.

(Model No. 2)

654 Main St.,

London, Ont., August 25, 1908.

Mr. John M. Davis,

Barrie, Ont.

Dear Sir:

Your letter of the 20th inst. in regard to drawing a draft on us in favor of your bank for \$60.50, in order to retire your acceptance, has been received.

We regret that, owing to heavy obligations which we are required to meet during the present month, we shall be unable to grant you this request.

We shall, therefore, look for your prompt payment of your acceptance on date of maturity, and hope that it will not be necessary for us to protest this paper.

Yours truly,

Wm. Marshall & Co.

per W. M.

After considering your particular case carefully, dictate a prompt reply. In all letters where favors are conferred, be careful to avoid any expression that may tend to wound the feelings. The language of such letters should be simple and show no disposition toward display.

Letters declining a favor require great tact that they may lessen, as much as possible, the disappointment of the person asking them. Always state the reason for refusing, if possible to do so, and express sincere regret that you are unable to comply with their request. In acknowledging a favor, it is not good taste to hint that the favor will be returned, or express the wish that an opportunity may be offered to return the compliment: although that may be the feeling, it is better not expressed.

EXERCISES.

Sketch the following letters in your exercise book, get a teacher to check, then copy neatly in your Correspondence Blank. Be original. Write them as you would in actual business. Study sample letters and catch the tone. Write in a conversational style, yet to the point.

1. Write favorable replies to exercises one and three under "Letters Asking Favors," and an unfavorable reply to number two.

LESSON 34.

DUNNING LETTERS.

(Model No. 1.)

86 Wellington St. W.,

Toronto, Aug. 1, 1909.

Mr. Elias B. Walker,
242 King St. East,
Hamilton, Ont.

Dear Sir:

Enclosed find statement of account to date amounting to \$61.80. An early remittance will oblige us.

Yours truly,

The W. R. Brock Co., Limited.
per J. Tait, Sec.

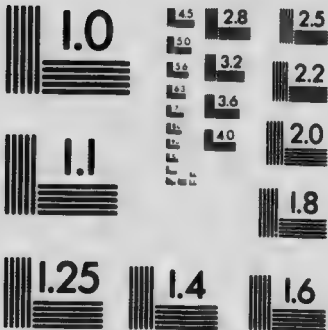
Enclosure.—1.

NOTE.—Suitable for No. 1 of series.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street 14609 USA
Rochester, New York
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

(Model No. 2.)

86 Wellington St. W.,
Toronto, Sept. 1, 1909.

Mr. Elias B. Walker,
242 King St. East,
Hamilton, Ont.

Dear Sir:

On Aug. 1, we sent you a statement of your account, amounting to \$64.80. We have not, however, heard from you. As we have heavy bills to meet in a few days kindly send us the amount, or, at least, let us have something on account.

Trusting that we may hear from you, we are,

Yours very truly,

The W. R. Brock Co., Limited,
per J. Tait, Sec.

NOTE.—Suitable for No. 2 of series.

(Model No. 3.)

86 Wellington St. W.,
Toronto, Oct. 1, 1909.

Mr. Elias B. Walker,
242 King St. East,
Hamilton, Ont.

Dear Sir:

We have written you several times concerning your account for \$64.80, which has now been standing for some time, but up to the present writing we have not heard from you.

We trust that you will give this matter your immediate attention, for we feel obliged to say that unless this account is settled before Oct. 15, we shall be compelled to take legal steps for its collection.

Yours very truly,

The W. R. Brock Co., Limited,
per J. Tait, Sec.

NOTE.—Suitable for No. 3 of series.

(Model No. 4.)

212 Main St.,

Winnipeg, Man., Jan. 2, 1907.

Mr. Robert Thompson,
St. Boniface, Man.

Dear Sir:

We find that you are indebted to us, on an account which was due over a year ago, to the amount of Eighty-two $\frac{15}{100}$ Dollars (\$82.75). We are in need of cash and hope that you will be able to pay in full at once. If you cannot settle in full, kindly pay us whatever part you can. In any case, please let us know what you can do in the matter and it is probable that we can help you arrange it in some satisfactory way.

Yours very truly,

Lewis, Bertram & Co.,

per Lewis.

A letter inclosing an account and requesting its payment is so common in business, that many offices have printed forms which are used for this purpose. In many cases these forms are sufficient. In others, however, the writing of letters especially adapted to the particular case is more efficient and satisfactory.

The object of all dunning letters is to obtain the money due and to get this without offending the delinquent debtor. People are dilatory in paying debts either through *oversight, misfortune, carelessness, indifference* or a *desire to defraud*. One should always endeavor to study the particular case in hand before writing, thus determining the cause of the debtor's failure to pay. If the debtor has hitherto been in the habit of paying regularly, it would be proper to assume that he has only overlooked the payment in question, and to remind him of it, you send him his account, suggesting that he has probably forgotten it and asking him for more orders. If he has met with misfortune, such as financial losses, then leniency or an extension of time may be the best policy to follow. If delay is due to *carelessness or indifference*, a pointed letter reminding the debtor that prompt payments are necessary to the economical conduct of business, and that one depends upon punctual remittances to meet his obligations, may often prove the magnetic string. If it is known that the debtor is trying to defraud, no time need be wasted in writing letters, but all haste should be made by the creditor to take such legal steps as will protect his best interests.

NOTE THE FOLLOWING POINTED SUGGESTIONS PERTAINING TO DUNNING LETTERS.

1. Be courteous in such a request. People who do not like to pay are sometimes the most sensitive in regard to being reminded of their debts. Try not to give offence.
2. Ill-tempered letters should be read, re-read, then burned. By sending them, you may lose your customer's trade.
3. Write in a considerate, open-hearted way. People will sooner face harmonious music than be driven by the cold club.
4. Always demand settlement of account through a letter. Never use a postal card. It is too public.
5. Don't be too blunt. Don't write simply, "Call at my office and settle up," but say, "Kindly call at my office sometime to-morrow, and I will be pleased to talk it over with you."
6. If it is absolutely necessary to suggest the using of forcible means, the suggestion should be put in such a form as to show that it is a reluctant act on your part, unavoidable circumstances having caused you to take that course.
7. After doing business with a firm for years you ought to know how to approach it on this question. Sometimes, it will only be necessary to forward statement after statement with the words, "Kindly remit," upon it. It would be quite unreasonable to follow a set system with every delinquent. Study your debtor thoroughly and use tact in making requests for money.

EXERCISES.

Sketch the following letters in your exercise book, carefully examining their completeness, get a teacher to check them, then copy neatly in your Correspondence Blank.

1. Write a letter to Wm. Lewis, Ingersoll, Ont., requesting the early settlement of an account for \$140. This has been standing for several months, and you need the money as you have to meet some heavy bills at the beginning of next month. Write from 62 John St., London, Ont., and sign W. F. Taylor & Co., per Student.
2. Write to Morley Snyder, Smith's Falls, Ont., a man of good intentions but very negligent, reminding him of the \$45 he owes you. Press home a few good business principles and solicit a prompt remittance. Write from 108 Cumberland St., Ottawa, Ont., and sign J. B. Caswell.
3. Write a kind letter to Peter Petitt, Milton, Ont., an almost hopeless case, regretting his poor success in business and asking whether it will not be possible for him to make some payment on his account of \$82.40, if you will extend the time a year longer on the balance. Write from 852 Yonge St., Toronto, Ont., and sign Wesley Lloyd & Co., per Student.

LESSON 35.

LETTERS OF INTRODUCTION.

(Model No. 1.)

Goderich, Ont., June 15, 1908.

Mr. J. E. Murray,
552 Bathurst St.,
Toronto, Ont.

Dear Sir:

This will introduce to you our fellow-citizen, Mr. A. L. Newton, who is going East on a business trip and stops for a few hours in your city.

It gives me pleasure to state that Mr. Newton is one of the most energetic and reliable business men in this town, and any attention you may show him will be duly appreciated by him and considered a personal favor by

*Yours very truly,**Thomas Rowe.*

(Model No. 2.)

*62 Victoria St.,**St. Thomas, Ont., Apr. 10, 1908.*

Mr. P. C. Larkin,
318 Sherbourne St.,
Toronto, Ont.

Dear Sir:

Knowing your extensive connection and influence with the business men of your city, I take the liberty of asking your kind favor in behalf of the bearer, Mr. John W. Lloyd, of this city. I have known him intimately for some years and can vouch for his reliability and trustworthiness.

Any assistance you may be able to give Mr. Lloyd in the way of securing a position will be considered a special favor.

*Yours very respectfully,**H. T. Givens.*

A letter of introduction is one written for the purpose of introducing a person to a friend or acquaintance, and is used to serve the purpose of a personal introduction.

Letters of introduction are of two kinds:

- (1) *Social.*
- (2) *Business.*

THE FOLLOWING PRINCIPLES WILL APPLY TO BOTH KINDS OF LETTERS OF INTRODUCTION:

1. Exercise great care in choice of person introduced. You do this in personal introductions, otherwise one might do an irremediable injury to a friend. By introducing an improper person to a business acquaintance, you may do the latter a great injustice.
2. Say a few words of praise in favor of the person introduced but do not resort to extravagant eulogy. An overdose of praise in a letter is as much out of place as it would be in a personal introduction. Say a few pointed words in a manner that conveys your earnestness and the impression will be much better.
3. It should not be sealed. A letter of introduction is usually handed to the person to be introduced. If sent by mail it is, of course, sealed and posted, the same as any other letter. If delivered in person, it should not be sealed. A person holding a letter of this kind should feel free to examine its contents.
4. A letter of introduction should be short and to the point. It would be embarrassing to a person to wait for the reading of a long letter.
5. How should presentation be made? A *business* letter of introduction is usually presented in person. This should be done at some convenient time during business hours. A *social* letter of introduction is usually sent accompanied by a visiting card, to the person addressed. The latter calls and offers the hospitality of her home. When presented in person, it should be accompanied by a calling card.
6. Set formalities are no more necessary in this than in other letters, so that a letter of introduction may begin with any appropriate words.
7. When you receive a letter of introduction, presented as it would be by a stranger, salute the bearer as soon as you learn his name. Do not let him stand for five minutes unrecognized.
8. The superscription is similar to that for other letters, except that the words, "Introducing _____," should be written in the lower left-hand corner of the envelope. The person receiving the letter will notice these words and salute the other person and seat him before reading the letter.

EXERCISES.

Sketch the following letters in your exercise book, get them checked by a teacher, then copy neatly in your Correspondence Blank.

1. Write a letter to Mr. David Bergeron, 169 St. Martin St., Montreal, Que., introducing your friend Mr. Chas. Jarvis, who is looking for a business site in that city. Write from Moncton, N.B., and sign C. W. Grant.
2. Henry A. Ross, Hamilton, Ont., who represents Steele & Briggs, Seed Merchants, of the same city, asks James A. Rogers, 150 Barton St., Hamilton, Ont., with whom he is well acquainted, to give him a letter of introduction addressed to Fred Radcliffe, 20 Palace St., London, Ont. Mr. Ross intends to open a branch office in London, and is looking for a convenient opening.

3. Write a letter to Jas. A. Barr, 320 Woodward Ave., Detroit, Mich., introducing your friend, Mr. A. N. Berry, who wants to look into the advantages of the street car system of that place. As he will only stay six hours in the city, the most important side of his inquiry should receive your careful attention. Write from 96 Colborn St., London, Ont., and sign Alexander King.

LESSON 36.

LETTER OF ENDORSEMENT.

(Model Letter.)

85 James St. N.,

Hamilton, Oct. 22, 1907.

Messrs. John Macdonald & Co.,

27-32 Wellington St. E.,

Toronto, Ont.

Gentlemen:

Allow me to introduce to you the bearer, Mr. L. Wilson, 184 King St. East, City, who is an extensive dealer in dry goods.

From my personal knowledge of his integrity and promptness in his past business relations, I can assure you that he will meet his payments promptly and satisfactorily.

Very truly yours.

R. J. Pratt.

A Letter of Endorsement is a letter introducing a business acquaintance for the purpose of opening trade with the party addressed. You can see that the letter of indorsement is included in the general "Letter of Introduction" class, as the person who is indorsed to a business firm is usually a stranger to that firm.

NOTE THE FOLLOWING SUGGESTIONS:

1. It should be very carefully worded. Remember, a contract may be the ultimate issue of this letter.
2. Do not state an amount in your letter for which you are willing to go security, or you may become legally liable to carry out the indorsement.
3. If the person requesting a letter of indorsement is known to be a man of irreproachable character and business ability, little risk of any kind is assumed. Only worthy persons, of course, should be indorsed.
4. Do not seal the letter, if given to bearer.

EXERCISES.

Sketch the following letters in your exercise book, closely examine them as to spelling, arrangement, paragraphing, composition, punctuation and general clearness, get a teacher to check them, then copy neatly in your Correspondence Blank.

1. Write a letter to Copp, Clark Co., Limited, 64 Front St. W., Toronto, Ont., Printers and Stationers, introducing Mr. Wm. Butler, of your town, who intends to place an order with them, if their prices are suitable. Give your reasons for indorsing him. Write from Midland, Ont., and sign Edward Martin.

2. Write a letter to Messrs. E. A. Gallagher & Co., 236 Wolfe St., Montreal, Que., Wholesale Crockery Dealers, introducing Mr. A. C. Ransom, who intends to carry a line of their goods in addition to his present stock of groceries. Refer to Mr. Ransom's career as a merchant in Pembroke, Ont., and write your letter from that place, signing A. J. Ralston.

3. Write a letter to The Toronto Type Foundry Co., Ltd., 70 York St., Toronto, Ont., introducing Mr. Chas. Withrow, who has been connected with "The Daily Beacon," of your city, for ten years, and is about to open a general printing house in Owen Sound, Ont. As he is a careful, industrious man, you have no hesitancy in indorsing him. Write from Stratford, Ont., and sign Douglas Perry.

LESSON 37.

LETTER OF CREDIT.

(Model Letter.)

64 Ontario St.,
Stratford, Feb. 20, 1908.

Rice Lewis & Son, Limited,
Victoria and King Sts.,
Toronto, Ont.

Gentlemen:

Please allow the bearer, J. W. Jeffrey, credit for such goods as he may elect to an amount not exceeding Eight Hundred Dollars (\$800.00), for six months' time, and I will become responsible to you for the prompt payment of the same.

You will please inform me, should you give any credit on account of this letter, and of the amount, and in default of payment notify me immediately.

Yours very truly,

E. B. Deacon.

Mr. Jeffrey's signature,—

J. W. Jeffrey.

NOTE.—If the bearer is not known to the firm of whom credit is asked, the letter should contain his signature.

A Letter of Credit is one in which the writer asks credit to be given the bearer (and agree to become responsible) to a certain amount, if the person primarily liable should fail to make payment at the proper time. In other words, the writer loans *credit* to another and guarantees the payment of a certain sum in case the person asking credit fails to pay.

NOTE THE FOLLOWING SUGGESTIONS.

- ✓ 1. The person writing should state definitely the extent to which he is willing to be held liable. If this is not done, he can be held for any amount.
2. A letter of credit is often combined with a letter of introduction, in which case the letter should bear the signature of the bearer, so as to guard against any possible fraud. His signature should be written in the lower left-hand corner of the letter.
3. This kind of letter is usually left unsealed and delivered in person.
4. Be careful to whom you loan credit. It may seem very accommodating to dictate a letter similar to sample one illustrated, but a more serious impress is given it, if the writer has to pay the stated sum. This letter should be given very sparingly, if ever. Some people have become bankrupt through loaning their credit, in this way.

EXERCISES.

Write out the following letters in your exercise book, carefully check them, then ask a teacher to criticise them, after which copy neatly in your Correspondence Blank.

1. Write a letter to Clemes Bros., Wholesale Fruit Merchants, Church and King Sts., Toronto, Ont., offering to become responsible for the credit of Elmer Thompson to the extent of \$250. Write from 624 Sherbourne St., Toronto, and sign Thos. W. Reid.
2. Write a letter for Arthur Middleton, Hespeler, Ont., introducing him to John C. Struthers & Co., 192 Palace St., London, Ont., and state you are willing to go security for an amount not exceeding \$350. Write from Hespeler, Ont., and sign Frederick Hurst.
3. Write a letter to Mr. A. Hyman, 218 Dundas St., London, Ont., introducing Mr. William McGregor, of your place, who intends to place an order with Mr. Hyman for a general stock of boots and shoes. State that you will go his security for an amount not exceeding \$3,000. Write from Collingwood, Ont., and sign Lawrence Long.

LESSON 33.

TRAVELLERS' LETTERS OF CREDIT.

Travellers' letters of credit are issued by banks, and addressed to their correspondents or banks in other countries, with which the bank does business.

(Model Letter.)

No. 8421

Circular Letter of Credit £200 Sterling.

Issued by

THE CANADIAN BANK OF COMMERCE.

Toronto, Canada, May 25, 1910.

To the Bankers

named in our Letter of Indication:

This letter will be presented to you by Mr. Chas. Norman in whose favor we have opened a credit of Two Hundred Pounds Sterling, to be availed of by his demand drafts on

THE CANADIAN BANK OF COMMERCE, LONDON, ENG.,

which we request that you will negotiate at the current rate of the day, less your usual charges.

The drafts should bear the following clause: "Drawn under C. B. of C. Credit No. 8421"; they should be drawn within one year from the date hereof, and the date and amount of each draft cashed are to be entered in the space provided on the back of this letter.

Mr. Chas. Norman is provided with a copy of our Letter of Indication, whereon his signature may be found.

FOR THE CANADIAN BANK OF COMMERCE,

A. Laird,
Assistant Mgr.

E. Pierson,
Acct.

INDORSEMENTS ON THE BACK OF LETTER OF CREDIT.

Specification of Payments made under this Letter of Credit.				
Date when 1890.	Kind & By	Amount in Words	Amount in Figures	
June 10	Thomas Cook & Son, Naples.	Twenty Pounds	20	-
June 20	Anglo-Austrian Bank, Vienna.	Ten Pounds	10	-
June 25	Thomas Cook & Son, Vienna.	Thirty Pounds	30	-
July 12	Bayrische Bank, Hamburg.	Twenty Pounds	20	-
July 24	Bozener Bank, Berlin.	Fifty Pounds	50	-
Aug 16	Credit Lyonnais, Paris.	Thirty Pounds	30	-
Sept 12	The Canadian Bank (Commerce), London.	Fifteen Pounds	15	-
Oct 11	Thomas Cook & Son, London.	Fifteen Pounds	15	-
Oct 31	Thomas Cook & Son, Liverpool.	Ten Pounds	10	-
		£	200	-

POINTS IN REFERENCE TO TRAVELLERS' LETTERS OF CREDIT.

1. One of the first considerations which are presented to an intending tourist is, as to the safest and most convenient form in which to carry the funds necessary for travelling expenses. Formerly, tourists had to carry considerable sums of money about their persons, but with the development of banking came the Travellers' Letter of Credit by means of which the traveller is enabled to obtain whatever funds he requires at almost any point in his journey, thus obviating the necessity for carrying large sums of money from point to point.

2. The letter of credit authorizes its holder to receive from any bank named in the list attached to the letter or named in the Letter of Indication any money he may require—to an amount not exceeding the sum for which the letter is issued, or such portion of it as may remain undrawn.

3. To obtain a letter of credit it is necessary to deposit with the bank issuing it, a sufficient sum to cover the amount for which the letter is issued, as well as the banker's charges for exchange.

4. At the time of receiving the letter, the purchaser records his signature either on its face or in the Letter of Indication as a means of identification, when he presents it for payment.

5. When payments are made they are indorsed on the back of the letter of credit by the banker by whom they are made.

6. Letters of credit in Europe are usually made payable in English, French, or German monetary denominations, but the payments are made in the money of the country where they are presented.

7. These letters of credit not only enable the tourist to obtain funds as and where required, but also serve as an introduction to banks and bankers of high standing in foreign countries, whose advice and assistance will be of much value in different ways.

8. A copy of a Letter of Credit on London, England, is given for study. It is a form used by one of our prominent banks. A copy of the indorsements is also given. Read them.

EXERCISES.

Sketch neatly the following exercises in your exercise book, get them checked by your teacher, then copy in your Correspondence Blank.

1. Make an exact copy of sample letter also its indorsements, in your Correspondence Blank.

2. Write a letter of credit as issued by The Sovereign Bank of Canada, Toronto, to Mr. Alex. McLaren, who intends to make a business trip through France, Germany, Holland, England and Scotland, with a view of placing his celebrated brand of cheese in these foreign points. Face amount of letter, £300. Also sketch a diagram showing indorsements for £300.

LESSON 30

✓ A SPECIAL LETTER OF RECOMMENDATION.

(Model No. 1.)

164 King St. E.,

Hamilton, Ont., Aug. 24, 1909.

Messrs. A. A. Allan & Co.,
51 and 53 Bay St.,
Toronto, Ont.

Gentlemen:

Your inquiry of the 21st inst. regarding Mr. Robert Morgan was received yesterday.

Mr. Morgan was in our employ three years and we are pleased to say that his conduct was such as to gain for him the respect and confidence of all with whom he came in contact. He was a thoroughly competent bookkeeper and correspondent, as well as a man of excellent business judgment. He left us, much to our regret, owing to a change in the proprietorship of the business.

Believing he will give his best attention to all work entrusted to him, we are,

Yours very truly,

Ellis & Clark.

AN OPEN LETTER OF RECOMMENDATION.

(Model No. 2.)

862 St. Catherine St.,

Montreal, Que., Dec. 22, 1909.

To Whom it may Concern:

This is to certify that the bearer, Mr. Frank C. Gillespie, has been in our employ as book-keeper and correspondent for eighteen months, and leaves us to-day bearing with him the good will of every one connected with this house. Mr. Gillespie is a hard and conscientious worker, and we cheerfully commend him to any person to whom he may apply.

Hoping that his success will be commensurate with his qualifications as an accountant and his character as a gentleman, we are,

Yours respectfully,

The Mitchell-Emery Co.,

per J. W. Mitchell, Mgr.

(Model No. 3.)

20 King St. East,
Hamilton, Ont., June 30, 1910.

To Whom it may Concern:

We take much pleasure in giving the bearer, Miss Myrtle Johnson, this unqualified endorsement of her merits as a capable and accurate stenographer. Miss Johnson is courteous and obliging as well as painstaking and conscientious, in all her work. She has been in our employ for four years and leaves on account of the removal of her family to another city.

Stanley Mills & Co.,
per A. N. B.

A letter of recommendation is one testifying to the ability, character, habits, education, etc., of the individual holding the letter.

These letters are of two kinds:—*Personal* or *Special* and *General* or *Open*.

A *Personal* letter of recommendation is one addressed to some individual, and is, in form, like any other business letter.

A *General* letter of recommendation is, in reality, a testimonial, and should be addressed in a general way; as, "*To Whom it may Concern*," "*To the Business Community*," or "*To the Public*."

Letters of recommendation are in great demand. They should be given with great caution and very sparingly. To give out a letter of this kind promiscuously is detrimental to the giver and of no particular benefit to the one to whom it is given. A good plan is to have the applicant use his employer's name as reference, and have the prospective employer write direct to the reference. However, there are times when letters of recommendation are advisable. Be thoroughly honest with any kind of an endorsement. If you write a deceptive recommendation and the person does not measure up to it, then you will be accused of giving endorsements on a friendship basis, minus the real facts.

NOTE THE FOLLOWING POINTS RE LETTERS OF RECOMMENDATION:

1. Sometimes a letter of introduction and a letter of recommendation are combined, although it is best to write separate letters.
2. Much care should be taken that unworthy persons are not recommended.
3. Do not recommend any person too highly. Innocent persons may suffer by placing confidence in what is said in a letter that exaggerates the qualities belonging to an individual.
4. Do not make a letter of this kind long. Deal briefly with the chief, outstanding qualities of the person.

5. Because some person asks for a recommendation is no reason why you should say words in his favor that are wholly or in part untrue. To give a person who has been discharged for incompetency a letter of recommendation is not only reprehensible but dishonorable.

6. These letters are usually addressed and delivered to the person recommended. He may then use them as occasion demands. The personal letter of recommendation is sent by mail to the person addressed.

7. The best commendation is to refer to some person or persons who know your abilities and the person wishing information can write to these persons, getting a confidential letter. This reply letter is always worth more to a business man as it has a confidential tone which increases its commendatory value.

8. The value of a letter of recommendation depends upon the character and standing of the writer. One who has gained the confidence of others will not risk losing that confidence by issuing a letter of recommendation to any person, worthy or unworthy. Recommend only the deserving and the competent.

9. Paid testimonials have brought testimonials into disrepute with some persons. However, unsolicited testimonials are always worthy of consideration. If those who write unsolicited recommendations would say, "This is unsolicited," on the letter, it would make it more worthy of consideration.

EXERCISES.

Sketch the following letters in your exercise book, aiming at complete letters, get them checked by a teacher, then copy neatly in your Correspondence Blank. Typists may typewrite the letters accurately, then hand to teacher for correction, if teacher so desires.

1. Make careful copies of the sample letters illustrated in text-book in your Correspondence Blank.

2. Write a special letter to Jas. B. Wright & Co., London, Ont., in answer to their inquiry received yesterday, concerning Albert W. Tisdale, who has been in your service for two years and a half, and who has proved himself a careful, systematic correspondent and accountant. Owing to a change in the proprietorship he tendered his resignation. Write from 189 Yonge St., Toronto, Ont., and sign Wilson & Gendron, per Wilson.

3. Cecil Weston, one of the clerks of Rice Lewis & Son, King and Victoria Sts., Toronto, Ont., a young man of excellent character and ability, is about to leave the firm and go to British Columbia. He desires a general letter of recommendation. Write a letter which shall be specific as to his qualifications, and general in its appeal, and sign Rice Lewis & Son.

4. You have been offered a situation in Detroit, Mich. Write a letter to your present employers, Messrs. Gordon & Blake, London, Ont., resigning your position as stenographer and assistant correspondent. Ask for a letter of recommendation, if they consider you worthy of the same.

LESSON 40.

LETTER OF APPLICATION.

a

326 Spadina Ave.

Toronto, Oct. 2nd, 1910.

The Wm. Davies Co. Ltd.

16-18 Queen St. W.

Toronto, Ont.

Gentlemen: Being desirous of obtaining a position of some kind, I address you for the purpose of ascertaining if there is an immediate or prospective vacancy with your firm.

I am twenty years of age, have spent two years at Jarvis St. Collegiate, and am a graduate of the Blank Business College, of this city. As to my character and general ability, you may refer to Rev. E. H. Baker, of Brunswick St., and Mr. J. H. Smith, Principals Blank Business College, both of this city.

I am not addressing you solely for the purpose of obtaining a clerical position, but I am willing to accept anything that will offer me an opportunity to demonstrate my worth.

Yours very truly,

James Ernest.

(Model No. 2.)

152 Wellesley St.,

Toronto, June 16, 1908.

Box 420, Telegram,
Toronto, Ont.

Dear Sir:

In reply to your advertisement in this evening's Telegram, I desire to make application for the position of assistant bookkeeper, in your office.

I have just completed a course of study in The Blank Business College, of this city, am quick at figures and understand accounts well. This letter is a fair sample of my ordinary handwriting.

I am permitted to refer you to Mr. J. H. Smith, Principal of The Blank Business College, telephone 480. I am willing to accept a salary of eight dollars a week.

Hoping my application will be favorably received, I am,

Yours respectfully,

Martin Campbell.

(Model No. 3.)

96 Avenue Rd.,

Toronto, Mar. 30, 1908.

The Imperial Life Assurance Co.,
10 Victoria St.,
Toronto, Ont.

Gentlemen:

In reply to your advertisement in to-day's Globe for an expert accountant, I desire to offer you my services.

I have had ten years' experience as an accountant and am confident of my ability to fill the position.

My late employers, John Macdonald & Co. and Brown Bros., both of this city, permit me to refer to them for any testimonials of character or ability which you may require.

Yours respectfully,

George Reid.

NOTE CAREFULLY THE FOLLOWING POINTS IN REFERENCE TO LETTERS OF APPLICATION:

1. They should be short and directly to the point. Say much in your very manner of writing.
2. They should be very carefully composed. Your peculiar fitness or unfitness for the position is usually judged by this letter. Be sure your English is correct.
3. The tone should be terse and business-like, and the statement of your qualifications and experience modest.
4. If you are answering an advertisement, comply with all of its requirements. If it says, "state salary expected," do not say that you would accept a moderate salary, or that the salary was no object to you, or that you like to arrange salary at interview, if possible. These answers are not definite enough. One thousand dollars a year might be a moderate salary for one person, while three hundred dollars would be extravagant for another. Always state salary definitely, when asked; as, ten dollars a week, twelve dollars a week, etc.
5. Whether required or not, it is generally better to state your age, experience, and your references. Always give references to persons who know, personally, your qualifications.
6. If you have recommendations send copies, not the originals. Copies thus used should have the word "Copy" plainly written at the top. Sometimes, a page of a neatly written cash book or journal might be inclosed, to assist a book-keeper in getting a position.
7. Do not send a letter copied from some book, nor one some person has written for you. Your employer wants to know what *you* can do, not what you can get done. Put your own individuality into your letter. Let the letter be an indication of what *you* are. No two persons have exactly the same qualifications or capabilities, hence write your own letter of application.
8. Be prompt in answering an advertisement. The "Situations Vacant" column of a newspaper is eagerly scanned by scores of position seekers as soon as the newspaper comes from the press. Act promptly, then. Do not wait two or three days, but answer the advertisement the same morning or afternoon that you first read it.
9. Be sure that the letter contains no errors in *spelling*. Many a young person has lost a position through poor spelling. Stenographers, if you are weak in spelling, always consult the dictionary. One young person wrote, "I would ask a salary of six dollars a week," but did not get the position. Another says: "For references, I beg leave to refere you, etc.," but the references were never approached with inquiries concerning her. Draw the moral yourself.
10. Sign your name in full and not your initials. The person advertising very often signs initials, or some word as, "Business." Simply, *Box 496 Telegram*, so as to guard against a crowd of persons wanting an interview.
11. A letter of application should have two or three parts; viz., an introduction; a statement of qualifications followed by the names and addresses of references if these are requested; and an appropriate close.
12. Write your letter with a free, easy movement and in a neat, medium-sized hand. Re-write it a dozen times, if necessary. Let it be your best work in every particular.

SOME "DON'T'S" CONCERNING LETTERS OF APPLICATION.

1. Don't complain about your needs. Men hire assistants because they have work to be done and are willing to pay for it, not because the assistant wants work.
2. Don't say that you are applying in order to better your position in life. Fill the position which you have, and your position in life will be bettered. If you get \$40 a month, earn \$60, and then you will have some reason for your asking \$50.
3. Don't tell how well educated you are. The best educated people usually say the least about it. Your letter will tell the story of your culture. Show that you are educated by good penmanship, correct spelling, good English, and a neat, business-like letter.
4. Don't use the printed stationery of your employer. Use plain, white letter-paper of good quality, and a No. 7 or 8 envelope to match, in color and quality.
5. Don't expect to secure a position requiring good writing, if you cannot write an easy, legible, business hand. Learn to write. Fit yourself for a position before you apply for it.
6. Don't look for a nice, easy position with a good, fat salary. You only read about them in dime novels.
7. Don't expect to get something for nothing.
8. Don't expect to receive as large a salary in your first position as an experienced person. The best positions usually come through promotion, not letters of application.
9. Don't send a letter of application without first reading it over. If you find errors, re-write the letter. Do not try to patch it in any way whatever.
10. Don't suppose that all the positions that are to be filled are advertised. Many persons get good positions by personal efforts and correspondence.
11. Don't hesitate about stating the salary you are at present getting, if asked to do so.
12. Don't inclose a stamp for reply. If you are given an interview, the advertiser will be willing to spend two cents on you.
13. Don't say "try and call" for "try to call"; "I have got references" for "I have references"; "have began" for "have begun"; "party" for "person"; "I seen" for "I saw"; "I done" for "I did"; "have came" for "have come"; "knowed" for "knew."
14. Don't write a long letter. Be pointed.
15. Don't use fancy-colored stationery or ink.
16. Don't give up a good position until you are reasonably certain of a better one.
17. Don't expect to be paid unless you work. Hard work never killed a person.
18. Don't try to show the advertiser how well-skilled you are with a pen, by scribbling all over the envelope. Do not use flourishes on a business envelope. Write a neat, running hand.
19. Don't use a circular letter, addressed to nobody in particular, with blank spaces to be filled in. The use of such a letter would brand any one as being worthless. Write the letter yourself. Compose it yourself, then it will assuredly show traces of your individuality.

EXERCISES.

Write out answers to the following genuine "per advertisements, in your exercise book, get your letters checked by a teacher, then copy neatly in your Correspondence Blank.

THE YOUNG MEN WILL KINDLY ANSWER THE FOLLOWING:

1. WANTED.—A young man about seventeen years of age, who understands shorthand and Remington typewriter, and who has a good business education, can secure position with manufacturing company. Good opportunity for advancement. Address in own handwriting, Box 487, Telegram.
2. WANTED.—Bookkeeper, for out-of-town branch business; must possess good business ability and exceptional references; young man with some knowledge of groceries preferred. Address Box 416, Telegram.
3. WANTED.—Young man for warehouse and stock room; good writer; references required. Gale Manufacturing Co., 30 Spadina Ave., Toronto.

THE YOUNG LADIES WILL KINDLY ANSWER THE FOLLOWING:

1. WANTED.—A competent stenographer, one with a knowledge of book-keeping. State experience, salary required and give references. Box 262, News, London.
2. WANTED.—A young lady stenographer who understands card systems and vertical filing. Underwood machine. Must be a very neat writer. Address in own handwriting. Business, Globe Office.
3. WANTED.—Assistant bookkeeper. State age, experience, qualifications, and apply in own handwriting. References required. Apply Box 152, Globe Office.

LESSON 41.

(Model No. 1.)

A LETTER OF CENSURE.

Toronto, Ont., Apr. 1, 1909.

Mr. Cecil Miller,
Berlin, Ont.

Dear Sir:

We have not been pleased with the results of your work for the last month. What is the trouble? Our books show a decided falling off in your sales of last month as compared with those of other months. Your territory is good and we naturally expect good results from it. Is it lack of energy on your part, or, are there good reasons for this decline in business?

We are willing to listen to anything you have to say by way of explanation. Please write us at once in regard to the matter.

Yours truly,

Eby, Blain Co., Limited,
per R. Day, Sec.

(Model No. 2.)

281 St. Paul St.,

Montreal, Que., July 30, 1910.

Melvin Glass, Esq.,
Smith's Falls, Ont.

Dear Sir:

Reports have just reached us that your conduct during the past ten days has been entirely unbecoming to a representative of our House.

You will at once report to us at our office in this city, and come prepared to give in the most positive manner the most unpleasant information we have received; otherwise we must ask for your resignation forthwith.

Yours truly,

J. G. McKenzie & Co.

A letter of censure is an expression of disapprobation, often implying reproof, addressed to a particular person. The tone of the letter is to find fault, condemn as wrong, blame, reprove or reprimand the addressee.

The complications that may arise in any business are peculiar to itself, and no correspondent is competent to deal with them until he has acquired a good knowledge of the business, and of the parties through whom or with whom he is dealing.

SOME POINTS RE LETTERS OF CENSURE.

1. Write letters of censure with great care. Be sure you are working upon facts, not rumors.
2. Write in a courteous but firm manner, so as not to give offence.
3. Always have a desirable purpose in view. Never write a letter of censure for a trivial matter, but when you have abundant provocation for such, do not withhold.
4. Write with due deliberation, but never in an angry tone.

This class of letters is used by wholesalers who have travellers on the road, also companies who employ agents, and in all general cases where a person has exceeded his rights or his instructions.

EXERCISES.

Sketch the following letters in your exercise book, get a teacher to check them, then copy neatly in your Correspondence Blank. Write each letter in a business-like tone and to the point.

1. You are the secretary of The Lindsay Shoe Co., Lindsay, Ont., and the manager asks you to write to Mr. J. R. Anderson, Oshawa, Ont., who has charge of a branch store at that place. Mr. Anderson has not lately been conducting the business to the satisfaction of your company and the manager asks you to write him a letter of censure calling his attention to the fact that the sales for the past three months have been considerably less than for the corresponding months of last year. You have also been informed that he is addicted to speculation and that he is very rarely found at his place of business.

2. Write Mr. Anderson's reply, giving good reasons why the sales are less and stating that never in the history of the business has trade been so dull; also, just lately a man from Toronto has opened a store on the same street, and through extensive advertising has secured a part of your trade. State that the rumor regarding speculation is totally unfounded and that whenever you were absent from the store, you have been away on some business connected with the firm.

3. You are secretary of The Rice Lewis Co., Limited, Toronto, Ont., a wholesale hardware firm, and Mr. R. W. Forbes, Stratford, Ont., one of your travelling men, is not sending in as large and frequent orders as you are justified in expecting from him, considering the season and the territory assigned him. You have compared his sales with those in the same territory during his former trips and find they are considerably lower. Write a letter stating the facts as clearly as possible, and ask for an explanation of the light business done. Make him feel that you are open to reasonable explanations and that you will be patient with him.

LESSON 49.

FORMAL AND SOCIAL LETTERS.

The brief communications of formality and courtesy used to facilitate the intercourse of polite society are somewhat different from ordinary letters.

These brief notes differ from letters in the following ways:—

1. They are more formal.
2. They are written wholly in the third person.
3. The date is usually at the bottom.
4. The name of the writer is included in the body of the note.
5. Being formal and definitely fixed by usage, they do not allow an expression of the individuality of the writer.

INVITATIONS, ACCEPTANCES AND REGRETS.

A note of invitation to attend some social gathering should state clearly the nature of the event, the time of meeting, and also the place, unless that will be readily understood to be the residence of the person issuing the invitation. To indicate that a reply is desired, the letters, "R.S.V.P." may be written at the bottom of the note. R.S.V.P. is the abbreviation of the French words, *Repondez s'il vous plait*, meaning, "Answer, if you please."

INVITATIONS, ACCEPTANCES, AND REGRETS

are of two classes, *Formal* and *Informal*. Formal invitations are sent out from ten to twenty days before the entertainment, according to the formality and importance of the occasion. Informal invitations may be sent out only three or four days before.

Invitations to a wedding, a dinner, or a party, are sent in the name of both host and hostess. Those to balls, breakfasts, luncheons, etc., are in the name of the hostess only.

Special stationery is used, the style and quality varying with the constantly changing rules of etiquette and fashion. Formal invitations may be engraved in

script, written, or printed from type. Invitations to weddings, parties, etc., are inclosed in two envelopes of best quality. The name and full address should be written on the outside envelope, but only the name on the inside one.

Answers should be sent promptly, either accepting or rejecting, to all invitations to dinners, to an opera, to a wedding breakfast, to a luncheon or a ball. If you send a note of regret, it should state in a few words the reason for declining the invitation, if such reason can be courteously and honestly given. Always send in your acceptance or regrets very promptly as the hostess should know whom to expect that she may make her arrangements accordingly.

The answer to an invitation is usually addressed to the sender. An answer to an invitation from husband and wife, as "Mr. and Mrs. P. Vine," should contain a recognition of both, but the envelope is addressed to the wife alone, as "Mrs. P. Vine."

Observe the following forms:—

Form 1.—WEDDING INVITATION.

Mr. and Mrs. J. W. Bartlett
request the honor of
your presence at the marriage of their daughter
Annie
 to
Mr. James Russell Stevenson.
Wednesday evening, June 15th, 1912,
at eight o'clock,
at their residence, 502 Markham Street,
Toronto, Ont.

Form 2.—Acceptance to Wedding Invitation.

Mr. and Mrs. C. A. Nelson accept with pleasure Mr. and Mrs. J. W. Bartlett's kind invitation to be present at the marriage of their daughter, Annie, to Mr. James Russell Stevenson, Wednesday evening, June 15th, 1912, at eight o'clock, at their residence, 502 Markham St., Toronto, Ont.

Form 3.—Dinner Invitation.

Mrs. W. H. Wilson
requests the pleasure of
Mr. and Mrs. T. Bates'
company for dinner
October twenty-fourth, at six o'clock,
25 Crescent Road.

Form 4.—Answer to Dinner Invitation.

Mr. and Mrs. T. Bates accept with pleasure Mrs. W. H. Wilson's kind invitation for dinner on October 24th, at six o'clock. 612 Jarvis Street.
 or simply reply,—

Mr. and Mrs. T. Bates take much pleasure in accepting Mrs. W. H. Wilson's kind invitation for October 24th.

Wedding Announcements.—Sometimes a printed note or card is issued after a marriage stating the fact and date of the marriage and the time and place at which the new couple will be "at home" to receive their friends. This plan is often used when only a few could be invited to witness the marriage ceremony, yet the parties wish to have a large number of friends feel that they have not been forgotten.

The following is a common form:—

Mr. Austin Bates,
Miss Laura Gibson,
Married.
Wednesday, June tenth, 1906.
At Home
Thursday, September 4th and 11th,
623 Palmerston Ave.,
Toronto, Ont.

Wedding Anniversaries.—The *first* anniversary is called the Paper Wedding; *fifth*, Wooden Wedding; *tenth*, Tin Wedding; *fifteenth*, Crystal (glass) Wedding; *twentieth*, China Wedding; *twenty-fifth*, Silver Wedding; *thirtieth*, Pearl Wedding; *fortieth*, Coral Wedding; *forty-fifth*, Bronze Wedding; *fiftieth*, Golden Wedding; and the *seventy-fifth*, Diamond Wedding.

LETTERS OF CONGRATULATION.

A Letter of Congratulation is one written to a friend upon his marriage, his promotion, his election to some office or high position, his receiving a legacy, or his success or good fortune anywhere. A letter of this kind should be sincere and natural, rather than formal and perfunctory, and if justified by the relations of the persons, may be familiar and colloquial.

Model Letter.

96 Barton St.,

Hamilton, Ont., Jan. 10, 1907.

My dear Sir:

I learn, with very great pleasure, that you have secured a responsible position with The Canadian General Electric Company, of Toronto. Permit me to congratulate you most heartily and wish for you a future of unlimited success.

I trust that you will keep me fully advised of your progress.

Sincerely yours,

J. H. Gorman.

Mr. Harry Rogers,
Toronto, Ont.

LETTERS OF CONDOLENCE.

A Letter of Condolence is one written to a friend who has undergone some great loss or bereavement. Its sole object is to let your friend know that you share in his suffering and sympathize with him. No argument should be advanced with the intention of checking the sorrow of the bereaved. He is expected to mourn, and any argument to the contrary would be repugnant, not sympathetic. One should write naturally, as he really feels, and in a way to express a sincere sympathy that will be a welcome to the afflicted one.

The following letter is only a type of many different styles:—

London, Ont., July 15, 1906.

My dear Russell:

My heart goes out to you in deepest sympathy in this hour of your great affliction. I have experienced the same trouble and know the deep shadow that darkens your spirits. Time will lighten it, though the sadness will never pass entirely away.

May God sustain and comfort you, is the prayer of

Your sincere friend,

J. W. Winger.

Mr. Russell Chant,
Ottawa, Ont.

LETTERS OF FRIENDSHIP OR AFFECTION.

The main charm of a letter of friendship or affection is its natural, conversational style.

NOTE A FEW SUGGESTIONS.

1. Write in a natural style, not a formal one. Your letter should cause the recipient to feel that he has been favored with a delightful visit, not a formal call.
2. Do not presume on friendship to write untidy letters. Always try to write a faultless letter. Never scrawl on cheap paper, or write a penciled letter to the dearest friend one has in the world—father or mother.
3. Observe the directions given in writing the heading of a business letter when you write a social letter.
4. In social letters, the name and address of the person written to should be written at the left-hand side of the paper, beginning on the next line below the signature. (See Form.)
5. Cultivate freshness and originality in expression in the opening and closing sentences; e.g., "*I found your letter waiting for me when I came to dinner on Wednesday.*" Do not begin "I now take my pen in my hand, etc." Closing sentence:
 "Remember that I am in a large city among strangers, and you are at home, so your letters are more valuable." Do not say, "As I have told you all the news, I will now close."

EXERCISES.

Sketch the following letters in your exercise book, get a teacher to check them, then copy in your Correspondence Blank.

1. Mr. and Mrs. J. Murray invite Mr. Chas. Austin to dinner at five o'clock. Write the invitation requesting an answer. Supply all details.
2. Write an acceptance to the above.
3. Mr. and Mrs. Douglas Martin, 648 College St., invite Mrs. Annie Lewis to the marriage of their daughter, Maggie, to Watson Dunlop, B.A., on Wednesday, at two o'clock, at their home. Write the invitation.
4. Write an acceptance to No. 3.
5. Write regrets to No. 3.

SECTION 4.

LESSON 43.

A MODEL CIRCULAR LETTER.

No. 1.

Hamilton, Ont., Sept. 1, 1907.

*Mr. James Pettit,
Grimsby, Ont.*

Dear Sir:

We herewith enclose statement of your account to date and request, as a special favor, that you send us a remittance before Oct. 1st. On that date a change will take place in the management of our business, and we are desirous of closing all outstanding accounts before then.

Mr. Wallace Briggs will retire from the firm, and will be succeeded by our general manager, Mr. Robert Holmes. After Oct. 1st the firm will be known as Steele & Holmes.

Trusting that we may receive balance due at an early date, and soliciting a continuance of your patronage, we remain,

Yours very truly,

Steele & Briggs.

Inclosure—

Statement of account.

Model No. 2.

Eatsburg, Pa., Dec. 27, 1907.

*Messrs. A. J. Michie & Co.,
Toronto, Ont.*

Gentlemen:

At the conclusion of another busy year we take advantage of a pleasurable opportunity to send you our cordial greetings and hearty expressions of good will. We are deeply grateful for the many valued favors you have so kindly accorded us, and ask that you accept our sincerest thanks.

During 1907, prosperity has been quite generally distributed throughout the diversified fields of commercial activity. We have earnestly endeavored, through conscientious effort, to merit our share, and sincerely hope that you have been most liberally remembered.

As the new year approaches, we feel ourselves possessed with an eager desire to excel the preceding one. This we shall do by increasing the efficiency of our factories and using every means at our disposal to bring the Heintz products to a still higher degree of perfection. Isn't this a laudable purpose? Does it not merit your approval? If so, may we be assured of your hearty co-operation? In brief, permit us to realize that in 1908 you will be talking and pushing the unexcelled 57 varieties to the best of your ability.

As a favor, we should like to hear from you frequently, with suggestions, ideas, and friendly criticisms. Our interests are closely allied; in fact, there seems to be sort of a neighborly feeling between us. This is, without a doubt, the result of the pleasant relations that have heretofore existed, and which we shall strive with unswerving purpose to have continued unbroken. As the future dawns in view, shall we not be mutually desirous of having all our dealings decidedly pleasant and very friendly?

With many good wishes for a successful year and awaiting the pleasure of your commands, we remain,

Yours very truly,

H. J. Heintz & Co.

Circular letters are letters which are identical in terms, although sent to different persons. There are many occasions for a business man to write at the same time the same letter to dozens, hundreds, or thousands of persons. They are generally written for the purpose of soliciting trade or of making announcements of general interest. Notifications of changes in partnerships, removals, instructions to agents, special sales and offers and announcements of new importations, are often made in this manner.

NOTICE THE FOLLOWING POINTS:

1. In order to be effective, circular letters should be prepared with much care. Thousands of dollars are spent in sending cheap-looking letters through the mails. It is pure waste. They should be neat in appearance, clear in arrangement, and every art should be employed to make them attractive and readable.
2. They should be sent out systematically, and if one is followed by another, they have a cumulative effect which accomplishes the desired result.
3. A circular letter should be given a personal touch. In this way, your letter will closely resemble an ordinary letter.
4. Letters making an offer should limit the time within which it may be accepted. This has the effect of arousing a livelier interest in the offer and makes it appear special and more personal.
5. Circular letters are usually type-written by preparing a stencil copy for mimeograph, neostyle or dupligraph. From the stencil copy, several hundreds can be run off in a few minutes.

6. Circular letters, although reproductions of type-writing, may be sent through the mails as third-class matter (two ounces for one cent) when not less than twenty identical copies separately addressed are mailed at the post-office at one time. A circular does not lose its character as such when the date, heading, name of the addressee and name of the sender shall be written therein nor by the correction of mere typographical errors in writing. Writing or stamping by hand a name, date, or anything else in the body of a circular to complete its sense, or to convey special information, makes it first-class mail matter, the same as ordinary sealed letters.

7. The length of a circular letter should depend upon the class of people addressed. If they are paid to read your letters, write just what you want to tell them. If, however, they are people whose attention you are trying to win, study how to get that attention. If they get many letters, make your letter as short and clear as possible. If they rarely get letters, it may be well to write a lengthy letter in an attractive style. If you desire an answer, inclose a self-addressed, stamped envelope or a self-addressed postal card, according to conditions.

8. Study illustrated form.

EXERCISES.

Sketch the following circular letters in your exercise book, get a teacher to check them, then copy in your Correspondence Blank:—

1. Bates, Snider & Co. are engaged in the wholesale dry goods business at 412 St. Paul St., Montreal, Que. Mr. Snider has retired from the concern, and two senior clerks, named Morris and Gray, have been admitted to succeed him. The style of the new firm will be Bates, Morris & Gray. Prepare a circular to be sent to customers, notifying them of the change, and soliciting a continuance of favor to the new firm.

2. The mercantile establishments of N. Blackstock & Co. and T. Torrance & Co., of Toronto, Ont., have united under the firm name of Blackstock, Torrance & Co. They will devote their attention principally to the commission business, in which the shipping of produce will form an important feature. Write a circular letter in the name of Blackstock, Torrance & Co., from 16-18 Colborne St., Toronto, Ont., making this announcement, and embodying in the letter a paragraph stating that owing to their experience in the business they venture to say that they will be able to execute any commission intrusted to them with satisfaction, and that neither zeal nor attention will be wanting to insure to their patrons every advantage that the markets afford. Address your letter to Mr. Albert Tweedle, Burlington, Ont.

3. Mr. Andrew Monteith is a young attorney. He studied law with Malone, Malone and Holden, Toronto, Ont., and has had three years' practical experience with them. He is about to establish offices at 32 Lawlor Building, Toronto. Write a circular letter to be sent to a selected list of individuals announcing this fact. Announce his endeavor to act with promptness and efficiency, as well as with a due regard to economy in all matters intrusted to his care. Write from 32 Lawlor Building.

LESSON 44.

FORM LETTERS.

An advertising campaign of any magnitude necessarily involves the use of letters. It may be letters to prospective buyers; it may be letters to dealers, or letters to agents. Such letters affect most vitally the advertising work and should receive the most careful attention.

When an advertiser takes the trouble to address a letter to a particular individual and puts a two-cent stamp on it so that it may receive attention, it behooves him to make that letter as intensely interesting to the person to whom it is sent, as he possibly can.

The letter must not only interest the receiver, but it should impress him with the correctness of the argument which it advances. To do this, the facts as stated in the letter, must be absolutely true and susceptible of proof. Anything in the way of sarcasm or anything which might make the reader think that a slur on his good judgment or his ability to discriminate or appreciate a good thing was intended, should be carefully avoided. The letter should not be long drawn out, but should come to the point as quickly as possible and present that point in the most forcible manner.

The most of us have, at some time or other, answered an advertisement in the magazine and have been, in consequence, the recipient of a series of "form-letters," sent out by the advertiser to all inquirers.

There are all kinds of form-letters. Some are bad, some are worse, and some are good, while a very few are really excellent.

Most form-letters are of a stereotyped style. They bear no resemblance to a personal letter which a man would sit down and dictate in answer to an inquiry from a correspondent. They have a lack of life, a lack of personal interest in you as an inquirer who is seriously interested in the proposition of the advertiser. They bear on their faces the evidence of having been cast in a mould, with very little individuality pulsating through the lines.

The letter of inquiry if intelligently read, read not only for what the written words proclaimed, but for what was shown "between the lines," would often give a key to the character of the individual writing it, which would enable a personal answer to be dictated that would appeal strongly to the inquirer and which would enable the advertiser to make an impression in favor of his proposition which could never be accomplished by the ordinary form-letter.

Some advertisers intrust the answering of all inquiries to a first-class correspondent who would dictate to a stenographer *a personal and individual reply to every inquirer.*

If an inquirer after your goods came into your store, you wouldn't hand him a printed letter and expect that to make a sale for you. His inquiries would be answered by a capable salesman who would carefully explain things to the prospective customer and who would use all his arts and ability as a salesman to close the contract. Why, then, is it not worth while to take the trouble of sending to each inquirer *a special answer* to his particular inquiry, an answer which would be full of the life and individuality of the person dictating the letter?

MODEL FORM LETTERS USED TO FOLLOW-UP PROSPECTIVE CUSTOMERS.

No. 1.

"Dear Sir:

On Aug. 21, at your request, we furnished you with information regarding particular features of our systems that in our previous communications we have not explained satisfactorily. Not having heard from you since that time we fear that possibly even this latter explanation did not furnish you with all the particulars you desire.

If our explanations are not perfectly clear we must ask your indulgence for thus extending the correspondence perhaps beyond the ordinary confines of business usage, but we assure you that if you will give us another opportunity of furnishing further explanations we will give your letter such very careful attention and endeavor to make our reply so exhaustive that it will not be necessary to impose further upon your time.

Yours very truly,"

A.B.

NOTE.—Follow-up Form Letter No. 1 would be sent out about 10 days after answering letter to original inquiry.

No. 2.

"Dear Sir:

If the information that we furnished you in our letter of Aug. 21, and to which we called your attention on Aug. 31, was not satisfactory, are we not to have an opportunity of furnishing you with further information? We feel sure that we can give you the information you desire.

Possibly in the meantime you have looked over our catalogue and literature again and have decided about what equipment you will require to give our system a thorough trial. This equipment we will gladly send on approval to be returned to us at our expense if after a thorough trial you do not find that it covers your requirements fully.

Does any other concern offer you such inducements?

Yours very truly,"

A.B. 2.

NOTE.—Follow-up Form Letter No. 2 would be sent out about 10 days after Form Letter No. 1.

No. 3.

"Dear Sir:

In referring again to your esteemed favor of Aug. 18 we do not wish to annoy you, but we are very much interested in securing an order from you. We know that an order would demonstrate our ability to give you prompt and satisfactory service. The goods themselves would demonstrate their own high quality.

If you will inform us in what manner your orders are placed and at about what time you make purchases of equipment in your line this information will be greatly appreciated.

If you have under contemplation any further systems, we have had an extended experience with systems for every purpose and undoubtedly could offer you some suggestions.

The object of our letters has been to impress upon you the desirability of dealing with us not only on a purely quality and price basis but also because we can offer in addition to these considerations, the assistance of a thorough knowledge of systems and their application to all branches of business.

Yours very truly,"

A.B.—E.W.

NOTE.—Follow-up Form Letter No. 3 would be sent out about 10 days after Form Letter No. 2.

EXERCISES.

Prepare the following *Form Letters* in your exercise book, get a teacher to check them, then copy neatly in your Correspondence Blank. If the teacher deems it necessary, any one of the Form Letters as evolved from exercises below could be used for stencil copy, from which ten to a thousand copies could be made from one Form Letter. Consult your teacher.

1. Prepare a series of *Form Letters, Form 1, 2, and 3*, to be used by The Globe-Wernicke Co., Ltd., Stratford, Ont., manufacturers of "Elastic" Book-Cases, using the ideas suggested in these paragraphs, as well as ideas of your own. Among the essentials of a perfect sectional book-case are the following: (1) an attractive, handsome appearance, suitable to the surroundings of any library; (2) a thoroughly dust-proof construction that will properly protect the contents; (3) a door that will operate easily, without binding, and that is devoid of complicated mechanism to get out of order or interfere with and damage the tops of books; (4) and last, but of probably the greatest importance, a perfect interlocking arrangement. The attractive appearance and suitability to any surroundings of the Globe-Wernicke "Elastic" Book-case are fully demonstrated by the character of the homes and offices in which it is found. From the office comprising desk room only, with a single unit of books mounted on top of desk, to the elegantly appointed apartments of prosperous professional and business men, the "Elastic" Book-case, in a finish appropriate to its surroundings, may be found in daily use. In fact, we are the originators of the "Unit" idea in Book-cases and Filing Cabinets.

Fitted over the doors of each unit are elastic strips protecting the contents from dust and dirt.

To prevent binding and facilitate operating, the doors are fitted with a most ingenious device that is simple, occupies no book space and cannot rub the tops of books.

The interlocking device, for attaching one unit to another, is a simple one, being a metal band. This band consists of highly finished metal, is light, strong, beautifully finished and makes an attractive trimming for the end of the case.

We manufacture Units of three different depths and of seven different heights. Top and Base Units are made to correspond with the various styles and sizes of Book Units and are three inches high, outside measurement.

All Units are made in six grades.

No. 198.—Plain Oak.

No. 298.—Quarter-sawed figured Oak.

No. 299.—Quarter-sawed handsomely figured Oak.

No. 297.—Quarter-sawed figured weathered Oak.

No. 398.—Birch, finished in imitation of dark Mahogany.

No. 598.—Genuine Mahogany.

Prices, \$1.60 to \$4.50 a Unit, according to grade.

LESSON 45.

FILING CORRESPONDENCE.

A copy of all important business letters that are sent out should be kept on file in some way. Some small firms rely upon the stenographer's note book and do not preserve any other copy of outgoing letters. Others keep carbon copies of all letters. When you keep a copy of each outgoing letter as well as the original incoming letter, it is imperative that you install some form of system in your office to aid you in classifying your letters for future reference. The most popular and up-to-date system used to-day is called

VERTICAL FILING.



FIG. 1.—Information is quickly obtained.

The Vertical System of filing letters, as well as invoices, orders, legal matter, documents, etc., is being generally adopted as the most convenient and accessible of any system of filing. All papers are filed on edge in an upright position and in numerical, alphabetical, classified or geographical order. The fundamental idea of all correspondence filing as practiced to-day by the use of the Vertical Filing Cabinets is to bring together, in one folder, all letters *to* and *from* each correspondent or referring to any given subject. To do this detached sheet copies are taken of outgoing mail, by any of the various methods now in use. Each copy is placed with the letter it answers in the same folder. Folders are filed vertically in the cabinet drawer so that any folder may be taken out and put back without disturbing the others.

GUIDES AND FOLDERS FOR CABINETS.

Guides are the large paper cards or divisions made from stiff manila which have tabs at the top projecting above the folders and all other papers filed in the large filing drawers. These tabbed guide cards are used for quickly locating the proper places in which to file papers for future reference as well as locating papers which have been previously filed in the filing drawers.

Folders are the large envelopes made from stiff manila, of a trifle lighter weight than the Guides, and which contain the papers of each letter or number. They are folded so that the back part projects above the front and upon the projection is printed the letter or number. (See Fig. 2.)

TWO GENERAL ARRANGEMENTS.

The two most commonly used systems are the arrangement of guides and folders upon which are printed the letters of the alphabet, and which is familiarly

called the *Alphabetical System*; the other system consists of guides and folders with numbers on and which is called the *Numerical System*.

ALPHABETICAL SYSTEM OF VERTICAL FILING.

Alphabetical filing, by name of correspondent or subject, is best suited to some business houses.

A folder is assigned to each correspondent or subject, whose name is written on the projecting back edge of the folder. The folders are filed alphabetically with alphabetical guides. Detached sheet copies of outgoing letters are taken and are filed in order of date in each folder with letters received.

It is a commendable plan to use an alphabetical folder in front of each alphabetical guide. For example, in front of guide printed *Cas*, there will be arranged a folder also printed *Cas*. Then the letters and papers of this sub-division will be filed in the folder instead of simply between the guides, and so on with each sub-division in the alphabetical arrangement.

The advantages of this arrangement are that small papers and postal cards do not become lost among the larger sheets, thin papers cannot crumple down and become mixed up with the papers of other sub-divisions, and when it is desired to take the papers from one or more sub-divisions to your desk or any other part of the office, the folders are withdrawn from between the guides and the contents will open up before you like a book. When through with them, the printed letter at the top of the folder indicates its proper place between the guides in the filing drawer, thus greatly reducing the possibility of making mistakes.

Individual folders may be devoted to concerns with whom an unusual amount of letters and papers are exchanged by simply writing the name of the concern on the top of a blank folder. Then only the letters and papers to and from this concern are filed in this folder. The folder is placed in the filing drawer between the alphabetical guides according to the name of the firm, and in front of the alphabetical folder, as illustrated in Fig. 2. All other papers filed under the same alphabetical sub-division are placed in the alphabetical folder which amounts to practically a folder for miscellaneous papers.



FIG. 2.—Alphabetical Guide and Folders.

Card Indexes are not required for papers filed in alphabetical system.

Where the amount of business with any particular firm is very large, as in the case of branch offices, large dealers, agents, etc., the name of the firm or branch may be written upon the tab of a blank guide and in front of the guide

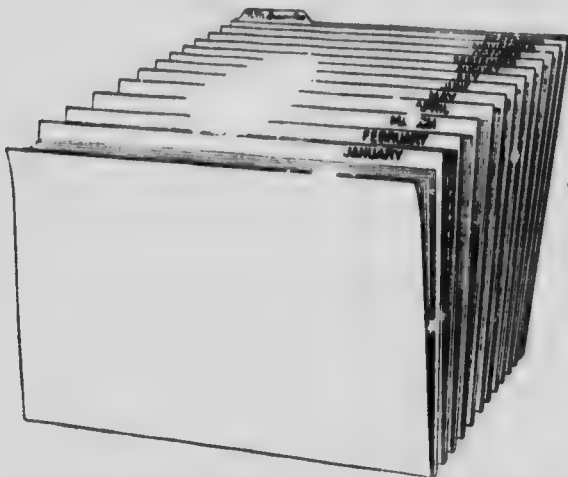


FIG. 3.—Folders on which are Names of Months.

arrange folders printed with the names of the months. Then all papers and letters to and from N. M. Brown & Bro. during the month of January are filed in the January folder, and so on throughout the year. (See Fig. 3.) This system may be used in either the Alphabetical or Numerical systems.

Vertical filing drawers may be divided into two or three compartments and each compartment have a complete alphabetical system.

NUMERICAL SYSTEM OF VERTICAL FILING.

The Numerical System of Vertical Filing is for most lines of business the most practical and scientific, and is most widely used. It simplifies the most complicated correspondence, and insures absolute accuracy and quickest reference.

Tough manila folders of uniform size are numbered from 1 upward and filed consecutively. Each firm is assigned to a number, then all the correspondence received from and copies of letters sent to this firm are filed in the folder bearing this number. The number should be placed upon all letters and papers, so that the letters of two firms cannot become mixed without detection. (See Fig. 4.)

Correspondence and papers of importance should be indexed for an accurate future reference and filed in the Numerical System. Correspondence of a miscellaneous character or of short duration, and which does not warrant devoting an individual folder to, may be filed in the Alphabetical System. If the letters have been filed in the Alphabetical System but later develop into importance or proportions warranting an individual folder, all such papers should be withdrawn from the Alphabetical System and placed in the numbered folder assigned to them in the Numerical System.



FIG. 4.—Number all letters before filing. See 554 above.

The folders are regularly numbered consecutively from 1 up as high as required making the system unlimited at all times. The names of firms assigned to folders may also be written on the top of the folder if desired, as shown in Fig. 5. The folders from 1 to 10 are placed in front of guide numbered 10, and so on as high as the numbers run. The guides are regularly numbered in tens from ten up as high as the folders are numbered.

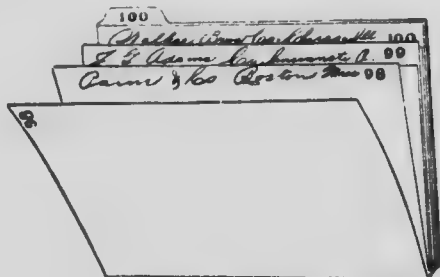


FIG. 5.—Numerical Guide and Folders.

When a number has been assigned to a firm, it is never changed as long as papers are exchanged with them. In transferring contents of a Numerical Filing Drawer the guides and folders are sometimes transferred along with the letters

into a transfer case which sometimes resembles an oblong box of 11 x 13 x 20 inches in size and new guides and folders numbered just like the first lot are placed in the filing drawer for continuing the filing day by day. Transferring of the entire file drawer need not be made at one time. When filled to the proper thickness, each index compartment may be transferred to any ordinary transfer case and a record of the transfer is made upon the new index, which is placed into the drawer by means of which the transfer case to which the previous transfer was made, is easily found. A common style of transfer binder is illustrated in Fig. 6.

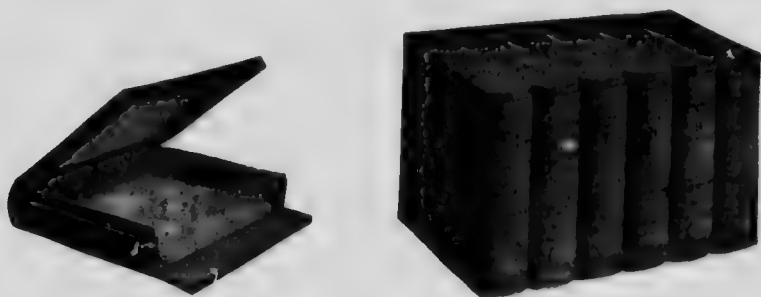


FIG. 6.—Transfer Cases.

While it is generally necessary to transfer the old style flat sheet filing drawers every three months, the larger vertical filing drawers need not necessarily be transferred more than once every year and they will frequently care for the papers filed in them for two or three years without transferring. Therefore, besides doing away with the work of transferring this matter so often, it is a valuable feature to have the letters and papers accurately indexed and filed for instant reference for a period of two or three years back.

INDEX TO NUMERICAL SYSTEM.

A Card Index is necessary for all letters and papers filed in the Numerical System, and this gives you positively an accurate and quick reference to these letters at all times in the future.

One card is made out for each correspondent, bearing name and address and number of that correspondent's folder. This card is filed in an index tray, *alphabetically*. To find number of folder containing any desired correspondence, refer to index card. The index card once made out indexes a correspondent for all time to come. This index has an additional value as a complete list of addresses of all persons with whom business is transacted is kept for ready reference and memoranda made on the card give condensed information concerning such person.

To Illustrate.

A letter is received from James Hope for the first time. Suppose the next unused folder is 625. An index card is filled out with Hope's name and address and the number 625.

<i>Hope, James</i>	<i>625</i>
<i>Brantford, Ont.</i>	

Index Card.

The number 625 is written in the top right-hand corner of his letter just received, and a clerk can file it in folder 625. All subsequent letters received from Hope, and copies of all letters sent to him are marked with the same number and placed in folder 625, the last letter, to or from, in front. To look up Hope's correspondence you simply turn to card index and find that his folder is 625. Lift folder from the file and his complete correspondence, letters and answers, is before you in the order in which it was written.

FLAT LETTER FILING.



FIG. 7.—Flat Letter Filing.

In Flat Letter Filing the system is very simple. In some flat letter files, you will have two metal standards arranged in a vertical position near the top end of a small case about 13 by 15 inches in size. In conjunction with these standards, you will need to move and adjust a small metal contrivance which, when turned one way, will fasten the letters firmly in the binder, and when turned the opposite direction, leaves the binder open so that you may lift out a sectional part to take from the file or file a letter. A very common flat file used to-day is the Falcon. This, from the outside looks like a large oblong book. You press a button and immediately the file is open before you. Alphabetical index sheets

are arranged in order in all Flat Files, so that all of your letters are alphabetically filed and are ready for quick reference. Although this system is considered by some to be ancient yet it may profitably be used by firms who have not a very extensive correspondence. When the file becomes too crowded, transfer sectional parts to a Transfer Binder and date the same on the outside of the case.

For up-to-date, systematic filing, the Vertical Systems are the best. The largest item of cost, at the outset, will be the Vertical Filing Cabinets, but even in these you can get almost any grade.

EXERCISES.

Write answers to the following questions, have them checked, then copy neatly in Correspondence Blank:—

1. What is meant by "Vertical Filing"?
2. What are "Guides" and "Folders" as applied to Vertical Filing? Explain clearly.
3. Explain clearly the "Alphabetical System" of Vertical Filing.
4. Explain, in your own words, the "Numerical System" of Vertical Filing.
5. Explain the "Card Index" as applied to the Numerical System of Vertical Filing. Illustrate your answer by drawing a diagram representing one of the cards to be filed in the Card Index tray.

LESSON 40.

THE FOLLOW-UP SYSTEM.

The term "follow-up system" is applied to following up correspondence and increasing business either with those who are already customers or with prospective customers. The same principles which apply to the following up of correspondence may also be applied to collections following up the ordinary delivery of orders or receipts of goods which have been purchased.

THE PURPOSE OF THE FOLLOW-UP SYSTEM.

The follow-up system must accomplish two things, and this in the shortest manner possible, as follows:—

- (1) Everything which must be attended to on a certain day must be brought to the attention at that time, and no other, and there must be no possibility of any hint or inquiry which may be developed into an order being lost.
- (2) It must be possible to locate all the information immediately whenever it is necessary.

Illustration.—The day I receive an inquiry from a prospective customer, Wm. Ernest, in regard to goods, perhaps I send a catalogue and call the attention to some particular items of interest. In case no reply is received within ten days, I wish to write again and follow up my first letter. At the end of ten days, this inquiry, together with the others which must be attended to on that particular date, must be brought to my attention, and no others. It should never be necessary to go through all the correspondence or all the files to find a particular letter; but in case Wm. Ernest writes me before the ten days have expired, it must be possible to (instantly locate) all his correspondence.



FIG. 1.—Sectional Vertical Filing Cabinet.

THE GENERAL PLAN.

When an inquiry is received, a card is made out containing the name and address of the inquirer and any other information which may be necessary; on this card is also noted the date on which a letter has been written and the date to which the correspondence is to be filed, so that the matter may again be brought up in case no reply is received.

The correspondence constitutes the follow-up; it is filed in a file arranged with monthly and daily guides on the date to which attention is to be brought to the particular matter.

This system is particularly adapted to special follow-ups in any department of the business as in buying or collections, and will apply to the cases where personal letters are written instead of the ordinary form letters to follow up. It will apply as well to a large system as to a small one, for, if under any one date there is a large number of letters, in order to insure quicker references, these can be filed alphabetically under that date.

In case a reply to a letter is received before the anticipated date, reference is made, first, to the card in the alphabetical file, and from the information on this,

A simple way to distinguish between customers and prospective customers is to make up the prospective customer's card with a small tab on the upper right-hand corner marked "Pros." When this prospective one becomes a customer, the tab can be cut off. This makes it possible to file customers and prospective customers in the same drawer—often a desirable arrangement in case the whole list is circularized periodically.

If you wish to distinguish among the different classes of business, cards can be made with tabs in different positions, each position designating some particular business. A tab in the first position, for instance, might represent druggists; a tab in the second position, physicians; in the third position, departmental stores. This arrangement is very useful in case it is desired to send special advertising to particular classes. For instance, out of our mixed list, if we wanted to circularize druggists, it would be necessary only to instruct the stenographer to send these circulars to those cards which have number one tab.

Name <i>Pyramid Brick Co.</i>		File No.	
Address <i>Middleton, Pa.</i>			
Business <i>Manufactures</i>	Rating <i>75 M 2</i>		
Remarks <i>Good character</i>			
Date	Article	Price	Terms, Etc.
<i>Jul 1</i>	<i>Special Offer</i>	<i>50.00</i>	<i>Ord. Regular</i>

FOLLOW-UP LETTERS.

Study carefully the following series of follow-up letters. Each letter was dictated to a stenographer and addressed to a particular person, hence the individuality stamped on each letter—individuality that influences the person to whom the letter is addressed, to give it his most careful consideration, and, as a rule, influences him to fill out the order slip.

LETTER IN ANSWER TO INQUIRY.

"Dear Sir:

We have your favor of recent date and in immediate compliance with your request we take pleasure in mailing you, under separate cover, our illustrated printed matter describing our line of Sectional Filing Devices.

In especially calling your attention to the Automatic, we kindly ask your careful perusal of a few of its pages describing the construction and operation of its drawers.

We have, without doubt, overcome all the disadvantages and difficulties experienced in the handling of mail by any of the systems of vertical filing with the ordinary constructed vertical drawer, or such with hinged fronts similar in appearance, but without adjustable, automatic, tilting followers.

In our endeavor to secure your order for the Automatic, and not having a representative in your city, we will make our guarantee, terms and prices, added to the merit of our Device, of more than an ordinary inducement to you as an encouragement to deal with us direct.

We offer you every possible safeguard and will not only allow you to return the Cabinet if not satisfactory, but we will pay the freight both ways and also pay you to have it repacked and returned to us, if you are in any way disappointed when you receive it, or do not like it better than anything ever devised for the same purpose.

Referring to price-list enclosed which applies to our Vertical File Catalogue, we quote you our best dealer's discount as an inducement to introduce our Device, viz., 50% delivered to your station.

We enclose a circular illustrating our No. 103—3 Drawer Unit on which we also name you our dealer's net price of \$14.00 delivered.

We thank you for the inquiry and await your order by an early mail.

Yours truly,"

O.S.—B.V.

FOLLOW-UP No. 1—10 DAYS LATER. ✓

"Dear Sir:

Referring to your recent inquiry in reply to which we mailed you our catalogue and other printed matter, we beg to inquire if same has reached you, as records do not show a reply in answer to same. If not at hand, please advise as we will mail duplicate.

We are desirous of meeting your views, if we possibly can, and if you have laid aside the Cabinet matter temporarily, we would be pleased to have you take it up again.

We especially called your attention to the Automatic and made you an extraordinarily safe proposition, assuming all the risk of expense if we failed to furnish you with the most practical Cabinet on the market.

We are confident of being able to give you the best of satisfaction or we could not afford to make such offers. If undecided in your selection or desire further information, please write and you will have our best attention.

Thanking you for an early reply, we are,

Yours truly,"

O.S.—B.V.

FOLLOW-UP No. 2—25 DAYS AFTER No. 1.

"Dear Sir:

We have not yet heard from you in regard to Filing Cabinets on which we quoted you prices recently. If you find that they are not acceptable, either on account of the price, non-adaptability or for other reasons, we would like very much to hear from you, stating your objections or requirements as fully as possible.

We make a great many different styles, some of which might suit you, or which we will quote prices if advised as to your exact requirements. It is not our intention to urge you against your own convenience, but we do want your business if we are able to furnish you with a suitable Cabinet at a reasonable price.

We solicit your correspondence regarding any unsettled or unsatisfactory point and your letter will have prompt attention.

Yours truly,"

O.S.—B.V.

FOLLOW-UP No. 3—15 DAYS AFTER No. 2.

"Dear Sir:

We have written you in regard to Cabinets in answer to your inquiry, to which we have had no reply; we would be glad to have you advise us as to what conclusion you have reached in this matter, and if there is a prospect of our being favored with an order from you for one of our Files.

Thanking you in advance for an early reply, we are,

Yours truly,"

O.S.—B.V.

EXERCISES.

Prepare the following letters in your exercise book, get them checked by a teacher, then copy neatly on business letter head stationery. Each student will make use of the Card Case and Vertical Filing Cabinet. Make a copy of each kind of letter in your Correspondence Blank.

1. On Sept. 10, the following persons sent letters to The Adams Furniture Co., Limited, City Hall Sq., Toronto, Ont., asking for quotations on the "Home Treasure" Range, terms of purchase and points relative to that range, as they contemplate buying, if prices and terms are suitable:—

- Mr. Chas. Gordon, 70 Macpherson Ave., Toronto;
- Mr. J. C. McDonald, 42 Lowther Ave., Toronto;
- Mr. A. W. Johnson, Richmond Hill, Ont.;
- Mr. Robert Magee, 56 Annette St., Toronto Jet., Ont.;
- Mr. Rufus Strong, 102 Churchill Ave., Toronto Jet.;
- Mr. Cecil Ogilvie, Woodbridge, Ont.;
- Mr. E. N. Russell, Aurora, Ont.;
- Mr. Albert Morton, Weston, Ont.;
- Mr. Wesley Sailor, Agincourt, Ont.;
- Mr. Arnold Phillips, Stouffville, Ont.

Write the letter of inquiry for each of the above persons.

Enter the above names on cards, one name to a card, filling in the post office address, a few words under the heading "Remarks," and assign each person a number, giving Mr. Chas. Gordon, No. 125, and numbering the remaining prospective customers in consecutive order, Mr. J. C. McDonald, No. 126, etc. Be sure to enter the number opposite the name on each card for the Card Case, then file the cards alphabetically in the Card Case.

The Index Card for Mr. Chas. Gordon states that Folder No. 124 in the Vertical Filing Cabinet contains all the correspondence to and from Mr. Chas. Gordon. Hence, enter No. 125 on a new folder and into this folder file the letter of inquiry just received. Place this folder in the Vertical Filing Cabinet. You will observe we are filing the correspondence on the numerical-system plan, and folder No. 125 would be filed in the Filing Cabinet drawer just behind No. 124. Taking for granted you have No. 124 in the Cabinet, file your folder in numerical order. Similarly, enter the number upon a new folder for each of the other nine prospective customers, file the first letter inside this folder, and place in proper position in Filing Cabinet drawer, putting No. 126 behind No. 125, etc.

Thus each correspondent assigned to a number in the Numerical System has a folder devoted exclusively to his correspondence.

Prepare a letter to accompany a Booklet which is descriptive of the "Home Treasure" Range and answer each letter of inquiry received from the ten prospective customers. State that every modern improvement that makes for better results is in a "Home Treasure" range. Besides being built on the most approved lines, they are marvels of economy on coal—a fact to be greatly desired by every prudent house-wife. [✓]Quote \$35 cash, or \$41.50 by paying \$5 or \$10 down and \$2 a month until paid for. Thank him for the inquiry, ask him to read carefully the booklet enclosed, and invite him to call to see it. *Be original in your wording, and draft a letter to fit each inquiry.*

Ten days after you answered each letter of inquiry, you send a *Form Letter* to each prospective customer, and thus "follow-up" your first letter. Prepare an instructive "Form" letter, making reference to letter of inquiry of Sept. 10, and advancing some attractive points pertaining to the "Home Treasure" range. State that this range is a beauty and a favorite. In design, material and workmanship, it is unexcelled. Convenience has been aimed at and the very latest improvements to this end are incorporated in its construction. Skilled labor is employed exclusively, and the result is very apparent. The "Home Treasure" is no misnomer, as thousands of house-wives readily testify, for the real disappointment comes to the house-wife who has the "smoky" oven to irritate her as well as the almost-useless bottom grate. Cheer the home by introducing the "Home Treasure" into it. Close this "Form" letter with an appropriate sentence, soliciting an immediate order.

As the above "Form" letter will be sent to each of the ten prospective customers, simply show one attractive copy of it, and make a memorandum on each of the cards in the Card Index, showing which "Form" letter was sent and the date of sending it. Designate this "Form" letter as A1, and use this code form when referring to this particular "Form" in the Card Case; e.g., upon Chas. Gordon's card, under heading "Form Letters Sent," write "A1 Sept. 22, 19—." If there is no heading "Form Letters Sent." on your card, write the matter "A1, Sept. 22, 19—," under "Remarks."

On Sept. 24, 19—, Mr. J. C. McDonald, called at the store, City Hall Square, carefully examined the "Home Treasure" range and gave his order for it, paying \$35 cash. Make a note of this on Mr. McDonald's card in Card Case.

On Sept. 25, 19—, Mr. E. N. Russell wrote a letter asking particulars about how the range would bake bread, whether it had a good draught and could it be changed easily from burning wood to burning coal. He said he would like them to take his present kitchen stove at a valuation of \$7.00 to apply on the price of a new "Home Treasure" range. Write this letter and file it.

Write a reply to Mr. Russell's letter answering all inquiries. State that you do not deal in second hand stoves; that he ought to dispose of his stove very quickly for \$7.00 and thus install a "Home Treasure" at once. State that if he accepts the installment plan, after paying \$10 down, he will scarcely realize the added obligation of such a small sum as \$2.00

a month. Make an appropriate closing paragraph. Fasten a copy of the reply letter to Mr. Russell's letter in the Filing Cabinet.

On Sept. 30, you receive an order for a "Home Treasure" range, from Mr. E. N. Russell. He remits \$10 per Bank Draft, drawn by The Sovereign Bank, of his place, upon The Sovereign Bank, of Toronto. He states that he will pay \$2.00 a month hereafter, until the full amount is paid and solicits a prompt delivery of the range. Write the letter and enclose a form of Bank Draft properly written. File the letter and enter memorandum on card.

Write a reply to Mr. Russell's letter, advising him of shipment of the "Home Treasure" range, and enclosing a receipt for \$10. Thank him for order, etc. File letter.

On Oct. 1, prepare *Form Letter No. 2* to send to each of the remaining eight prospective customers. Dwell upon one of the latest improvements to the "Home Treasure" range, viz., the Diffusive Oven Flue. While other makers were adding dampers, racks, door openers and shakers, in a vain attempt to make improvements, we studied the heart of the range. We knew that the only improvement you wanted was a better oven, an oven that would help you bake better bread, pies and cakes, roast beef to a turn, retaining its juice and flavor, and thus be the pride of the kitchen. The Diffusive Oven Flue draws in fresh air, superheats it, and distributes it evenly throughout the oven. The article on the bottom shelf farthest from the fire is getting as much heat on all sides as the article on the top shelf next the fire. State that five thousand "Home Treasure" ranges will be given a reception in Canadian homes this fall and winter. Are you preparing for its reception? Again, make reference to letter of inquiry of Sept. 10, and solicit an order. As before, make memorandum of this "Form" letter on each of the eight cards. Designate *Form Letter No. 2* as "B 2."

On Oct. 5, Mr. Robert Magee writes that he has carefully read the descriptive catalogue on the "Home Treasure" range, and after considering all the points of merit, has decided that the "Home Treasure" will be his choice. However, he was not prepared to buy one this year, but will forward an order about next October. Mrs. Magee thinks the old range will do the work for another year. Write this letter and file it properly.

On Oct. 6, a letter is received from Mr. Albert Morton acknowledging catalogue and former letters. He too is impressed with the "Home Treasure," but thinks he will not buy this year. Write this letter and file it.

Write *special* reply letters to Mr. R. Magee and Mr. Albert Morton. Impress them with the advantage of buying now as the new range will save them the price of a few tons of coal as well as lessen the worry and disappointment in baking and cooking. The Home Treasure cooks and bakes perfectly at the same time. Make a suitable closing paragraph, pressing home the advisability of selecting a Home Treasure now. File a copy of each letter, also make memoranda on cards in Card Case.

On Oct. 12, 19—, prepare *Form Letter No. 3*, to send to each of the eight prospective customers. In this "follow-up" letter, dwell upon the convenience and utility of the Home Treasure range. It cooks and bakes perfectly at the same time. There is not another range built in which the heat may be regulated so that you can bake in the oven and cook on the top at the same time without spoiling one or the other. But you can do both equally well and at the same time on the "Home Treasure," because its heat is not wasted and is at all times under the simplest, most positive control. Solicit an order in closing paragraph, and also state that you would be pleased to answer any further inquiries. Show neat copy of this *Form Letter*, and make memorandum on each card of the prospective customer. Use "C 3" as the code form, to indicate *Form Letter 3*.

On Oct. 20, 19—, Robert Magee and Albert Morton forward orders for the Home Treasure range. Mr. Magee encloses a "marked" cheque on The Canadian Bank of Commerce, Annette and Murray Branch, Toronto, Ltd., for \$3. and solicits prompt delivery. Write Magee's letter, enclosing a marked cheque. File properly and make record on card in Card Case. Mr. Albert Morton forwards a Bank Draft for \$15, drawn by The Bank of Montreal, Weston, Ont., J. Warren Noble, Cashier, upon The Bank of Montreal, Toronto. Draw form of Bank draft and enclose it in a suitable letter. Morton to pay the balance in monthly instalments of \$2 each. File letter and make proper record.

On Oct. 25, 19—, you receive letters from Wesley Sailor and Arnold Phillips, stating that they have been favorably impressed with the statements made in reference to the Home Treasure range, and as they intend coming to Toronto, in a few days, they will call to make a thorough examination of the range, and if satisfied, will leave an order. Write each letter, in different words of course, and file properly.

On Nov. 1, 19—, you review each card in the Card Case, also examine the correspondence in the Filing Cabinet. Take Mr. Chas. Gordon's card from the Card Case, go to the Filing Cabinet and take out the folder containing all the correspondence with him to date, then draft a *Special* letter to him, trying if possible to pull an order from him this month. Before drafting your letters, study your customer, and make this letter the most enthusiastic and live one that you have ever written. Place a copy of the letter you write inside the folder for Gordon, then replace folder in Filing Cabinet and card in Card Case.

Similarly, go over each of the other cards in the Card Case, and the folders containing the correspondence of each prospective customer, draft a suitable letter for each and file and record as before. Handle each case separately and systematically. Exercise originality and individuality in these letters, as you are deeply in earnest and desire nothing less than *orders*. *Answers* to letters are good, *orders* are better. Orders measure the success of your letter writing.

LESSON 47.

TELEGRAMS AND CABLEGRAMS.

TELEGRAMS.

The correspondent and the office clerk should know how to write a telegraphic dispatch or telegram. It is a branch of composition that requires special practice. Clearness and brevity are the standards in the writing of telegrams. Both are absolutely essential. To the extent that either is lacking the expense of this method of communication is increased. Expressions used in letters for the sake of politeness or ornament are omitted from telegrams; the latter should contain only the bare statement of what one has to say, and this statement should be made clearly and unmistakably, but as briefly as possible. Most of the telegraphic business in Canada is done by The Great North-Western Telegraph Company, and The Canadian Pacific.

These companies furnish blanks on which to write messages.

NOTE THE FOLLOWING POINTS:

1. Fill in the heading on the blank furnished you by the company and write the address, just as you would in a letter.
2. No salutation or complimentary closing is used.
3. Always give complete address of the addressee, or sufficient at least to easily locate them.
4. Write your message plainly. Watch your u's, n's, v's and a's.
5. The inexperienced should first write out the message in full, and then strike out all words that will not affect the clearness of the dispatch. Now re-copy.
6. A certain charge is usually made for any message not exceeding ten words, so nothing is gained by reducing a message below ten words. An additional charge for *each* word in excess of ten is made.

THE GREAT NORTH WESTERN TELEGRAPH CO
— OF CANADA. —



It is agreed between the sender of the following message and this Company, that said Company shall not be liable for damages arising from failure to transmit or deliver, or for any error in the transmission or delivery of an unrepeatable telegram, whether happening from negligence of its servants or otherwise, or for delays from interruptions in the working of its lines, for errors in cipher or obscure messages, or for errors from illegible handwriting beyond the amount received for sending the same.

To guard against error, the Company will repeat each telegram for an extra payment of one-half the regular rate, and in that case, it shall not be liable for damages beyond fifty times the amount received for sending and repeating.

Corrections in the transmission of messages may be incurred by contract in writing, stating exact amounts of fine and payment of premium thereon at the following rates, in addition to the usual charge for retransmitted messages, viz.: one percent. for any distance not exceeding 100 miles, and two per cent. for any greater distance. This Company shall not be liable for the act or omission of any other Company, but will endeavor to forward the telegram by any other Telegram Company necessary to reaching its destination, but only as the agent of the sender and under liability therefor. This Company shall not be responsible for messages until the same are presented and accepted at one of the transmitting offices; if a message is sent by the sender to the Company, and the same is not received by the agent, it will be the responsibility of the sender. If by negligence, the person receiving the message acts thereon as agent of the sender, being authorized by him to do so, the Company shall not be liable therefor. The Company shall not be liable in any case for damages, when the same is caused, in writing, without any other liability for transmission. No employee of the Company shall vary the foregoing.

H. P. DWIGHT, President and General Manager.

SENT NO.	SENT BY.	REC'D BY.	TIME SENT.	TIME FILED.	CHECK.
24	ky	P	10.30 A.M.	10 A.M.	8 paid. 25

Send the following message, subject to the above Terms, which are hereby agreed to.

Mr. D. D. Grimby Oct. July 3, 1908.

WE SUFFICIENT ADDRESS

Sugersoll, Ont.
Send by Canadian Express
one number four Mower.
Frank Carpenter.

AND AGREEMENT AT THE TOP.

7. Each part of a hyphenated compound word is counted an entire word: e.g., *Seventy-five—two words*.

The words "to-day" and "to-morrow" are exceptions to this rule.

8. Figures are never telegraphed, and if written in a message, each figure counts one word. Write in words all numerals and characters or signs in a message; e.g., not "Brussels 80c. to-day," but "Brussels eighty cents to-day." In the first case we have *five words*, while in the second, *four*.

9. In names, as used in the message, each given name or initial counts as a separate word; e.g., *C. C. Fairfield*. Should this name appear in the body of the message, it would be charged for as *three words*.

The initials A.M., P.M., F.O.B. (free on board), C.O.D. (collect on delivery), O.K., and the abbreviations, per cent., cwt., and a few others go as *one word*.

10. Figures, decimal points, punctuation marks, bars of division, and letters (except pronounceable groups of letters as found in code forms) will each be counted as one word. In ordinal numbers, the affixes *st*, *nd*, *rd*, and *th* will each be counted as one word. Therefore, numbers should be spelled out. Do not write "*10th instant*," but "*tenth instant*," as there are *four words* in the first case but only *two* in the second.

11. No charge is made for the heading, address or signature, generally speaking.

12. For the purpose of charging, messages are divided into *two classes*; viz., *day messages* and *night messages*. Day messages are subject to full charge. A night message is one which is filed with the telegraph company in the evening of one day, but which is not to be delivered before the next morning. A night message can be sent much cheaper; e.g., a day dispatch of *ten words* between Toronto and Buffalo would cost 25c.; for a night dispatch, you could send twenty-five words for 25c., between the same cities.

13. Telegrams may be prepaid or sent "collect," that is, to be paid for by the person to whom the message is sent. The word "collect" which appears in your message is counted but not charged for. As a rule, telegrams should be sent prepaid, but they may be sent "collect" when they relate to business in which the person to whom they are sent is interested.

14. The charges always vary with the number of times the message must be "repeated," or re-telegraphed during the course of transmission. To guard against errors, companies will repeat back any telegram for an extra payment of one-half the regular rate.

15. It is quite customary after a telegram is sent to follow it up with a letter. Such a letter usually begins: "We wired you this morning as follows: (copy of telegram here)" after which more information in detail is given. Or, the letter may begin: "Confirming telegram of this date," etc.

16. Study condensation.

EXAMPLES:

1. Please ship by express as soon as possible five hundred copies Letter Writing. Will remit cash on receipt of goods. (20 words.)

Re-written:

Express five hundred Letter Writing Texts. Remittance when received. (9 words.)

2. The stockholders of The Canada Biscuit Company will not sell for less than sixty thousand dollars. Telegraph me at once if you want the plant. (25 words.)

Re-written :

Canada Biscuit stockholders want sixty thousand. Wire if satisfactory. (9 words.)

17. The "cipher" system is used, in no small degree, for inland telegraphing as well as in cablegrams. It is used to lessen the expense. By this system, a code of words is made up, in alphabetical order, each word representing a phrase, a sentence, or sometimes an order for goods, and a copy of the same is given to all parties concerned.

CABLEGRAMS.

The effect of transmitting thought from continent to continent is apparent in the rapid development of international commerce. The methods of conducting business between merchants and financiers in the different countries have been completely revolutionized by the telegraph, which now places the business man in touch with the markets of the world.

NOTE THE FOLLOWING POINTS:

1. Brevity must be the watchword. The cost of sending cablegrams is very great, as a rate of nearly two dollars a word is charged in some cases.

2. Every word, including name, address and signature, is charged for, and a word of more than fifteen letters is counted two words; as, "unconstitutional." Such a word in a cablegram would be counted as two words.

3. The code or cipher system is generally used for cablegrams. This system lessens the expense. By this system, a word or a pronounceable group of letters is made to represent a phrase or a sentence; as, "Lassitude," a code word for the sentence, "Buy for us and charge to our account," or "Launched," another common code word which represents the sentence, "Kindly send us references as to your financial standing. or shall we ship via freight with draft attached to bill of lading?"

4. Houses that have a foreign trade use a code and have a cable address, that is, a word which represents their name and address; as, "Bookwriter" for the Elliott-Fisher Co., 329-331 Broadway, New York. These cable addresses are kept in a directory by the cable companies; by reference to such directory the full name and address of the firm represented by a particular word may be found. The code system is also used for telegrams.

5. A cable code word must not contain more than ten letters.

6. In writing cablegrams in code language, it is frequently necessary to use in addition plain language. Then the plain language as well as the code language is charged for at the rate of one word for every ten characters or fraction thereof.

COMMON CODE WORDS.

CODE WORD.	PHRASE OR SENTENCE.
Achmetha.	Advise you not to.
Badekappe.	Complied with your request.
Baugnawn.	Consider him good for amount named.
Carbonases.	Did not think it advisable to.
Desantorar.	Expense to be divided between.
Fattorina.	In accordance with terms of contract.
Infacundos.	Opportunity likely to occur at any time.
Infanti.	Option twenty-four hours.
Immanibus.	Note was not protested.
Institiase.	Particulars cannot be obtained.
Kassenbuch. <i>note book</i>	Profit in it.
Keimgang.	Prompted to.
Kelitah.	Proper authority to.
Kentaur.	Property advertised for sale.
Lachsartig.	Received instructions regarding.
Lassitude.	Buy for us and charge to our account.
Lassans.	Remainder to be completed.
Launch.	Your financial standing being unknown, we will send goods C.O.D. unless otherwise instructed.
League.	Have you received our letter of—.
Lettuce.	Can deliver part of your order at once. Shall we ship portion or hold till we can make one complete shipment?
Malignify.	Ship the following goods via.
Sweetheart.	Twelve Thousand Dollars.
Trafagasen.	Thirty-nine barrels.
Tragopes.	Thirty-nine gallons.
Vellestria.	Pacific Coast S.S. Co.

EXERCISES.

Write the following telegrams in your exercise book, showing heading, address, message and signature in each form. Condense the matter so as to keep within the ten-word limit, if possible. Get a teacher to check your exercises, then copy neatly in your Correspondence Blank.

1. Write a dispatch to J. Lawrence & Co., 1210 St. James St., Montreal, Que., saying that the shipment of oats is not equal to sample, but you will accept if they will allow you a reduction of \$18.

2. Wire reply from J. Lawrence & Co., granting the request.

3. Write a dispatch to Capt. A. N. Pellatt, 94 Barton St., Hamilton, Ont., saying you will pass through Hamilton at 9 P.M. and that you would like to see him at the G.T.R. station. Wire from Toronto, Ont.

4. Frederick B. Robins, Real Estate Agent, Toronto, Ont., has sold a farm in York Township, belonging to Davis, Allen & Co., Belleville, Ont., receiving in payment a cheque on the Bank of Montreal for \$2000, and a mortgage bearing interest at 6% for \$3000. Confine your dispatch to 10 words.

5. Wire reply from Davis, Allen & Co., telling Mr. Robins to forward cheque and mortgage immediately, also to render his account for making the sale.

6. Write a dispatch to W. J. Davis & Co., St. Thomas, Ont., asking them how they wish their order of 1st inst. for wallpaper, shipped. Write from 482 King W., Toronto.

7. You are in business in Tokio, Japan. Telegraph in code to Melville & Conn, Ontario, Cal., whose cable address is "Mursie," for 30 gallons of olive oil to be shipped by the Pacific Coast Steamship Company.

8. Barber & White, 292 Queen St. W., Toronto, Ont., ordered 50 gross each of dinner table knives and forks from Wm. A. Rogers & Sons, Sheffield, England, fifteen days ago, but failed to give references with the first order. As Cash did not accompany the order, telegraph from Sheffield, Eng., by the code system. Barber & White's cable address is "Standard."

LESSON 48.

PROOF READING.

Every young person who engages in business, either on his own account, or in the employ of another, will have more or less proof reading to do. Whether he holds the position of proprietor, partner, bookkeeper, cashier, clerk, or stenographer, he will be called upon to read proofs of letter heads, bill heads, circulars, price-lists, catalogues and advertisements, and without the knowledge of how to correct a proof, he will find himself at a great disadvantage.

The proof marks given here are simple and are used in all the better class of printing offices and publishing houses. They may be easily learned and applied in a short time by any one.

Mark corrections in ink—red ink is preferable, as then the corrections can be seen at first glance.

It is customary for a printer to send the original copy to the customer with the proofs. It is important that this original copy be returned with the corrected proofs, as the printer often has occasion to refer to it before the job is completed. In marking proofs, follow the suggestions contained in this lesson, indicating corrections and alterations in as legible a way as possible.

HOW PROOFS ARE MARKED.

You are here shown an uncorrected proof, the corrections properly marked, and the corrected proof, illustrating the practical use of the marks explained in the succeeding tables.

It is not likely that a proof requiring nearly so many changes as are indicated in the marked proof, will ever be received from the printer. This example is merely to still further illustrate the methods of marking proofs, and how the various marks are employed.

UNCORRECTED PROOF.

WHO ARE ELIGIBLE.

Any young man or woman of common school education and possessing sufficient push and perseverance to profit by the experience of trained teachers, Willing to work, and ambitious enough to put in to practical operation, the information imparted in the course.

WHAT IT PAYS.

More merchants are anxious to get good advertisers today than there are good advertisers ready to go to work. The best ad-writers in America agree that a good advertiser's ability to earn at the present time is only by his her or application, energy, and skill.

No other profession can be named that offers as large a return as this, for the energy expended and experience required and salaries of \$75 to \$125 per week are not extraordinary in this line of work.

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CORRECTED PROOF.

WHO ARE ELIGIBLE.

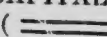
Any young man or woman of common school education possessing sufficient push and perseverance to profit by the experience of trained teachers, willing to work, and ambitious enough to put into practical operation, the information imparted in the course.

WHAT IT PAYS.

More merchants are anxious to get good advertisers today than there are good advertisers ready to go to work. The best advertisers in America agree that a good advertiser's ability to earn at the present time, is limited only by his or her application, energy, persistence and skill; no other profession can be named that offers as large a return as this for the energy expended and experience required, and salaries of \$75 to \$125 per week are nothing extraordinary in this line of work.

EXPLANATION OF PROOF MARKS.

-  Dele, take out or expunge.
-  indicates an inverted letter.
-  over *ae* and *oe* indicates that they are to be printed *æ* and *œ*.
-  directs less space between words.
-  directs that all space be taken out.
-  a space, or more space between words or letters.
-  directs attention to a broken or imperfect type.
-  directs attention to a space which improperly appears.
-  placed under words or letters erased, indicate that they are to be restored. The Latin direction *Stet*, meaning, let it stand or remain, is placed in the margin.
-  Carry a word further to the left or to the right.
-  Bring a word or words to the beginning of a line.
-  Make a new paragraph.
-  Elevate a letter, word or character that is sunk below the proper level.
-  Sink or depress a letter, word or character that is raised above the proper level.
-  Indent.
-  shows that a portion of a paragraph projects laterally beyond the rest.
-  Change from *Italic* to Roman, or from Roman to *Italic*, as the case may be, placing *Italic* or *Roman* in the margin.

One line drawn under letters or words indicates that they should be in *Italics*; two, in SMALL CAPITALS; three, in CAPITALS. Crooked letters or words are noticed by means of a horizontal line () drawn above and below them, and also in the margin.

<i>l.c.</i>	Lower case; i.e., put in small or common letters a word printed in capitals or small capitals.
<i>w.f.</i>	Wrong font—used when a character is of wrong size or style.
<i>tr.</i>	Transpose words or letters. But it is better to re-write letters than to use <i>tr.</i>
<i>Omit. s.c.</i>	Omission, see copy.
!	As to proper spelling or use of language.
—	Means, all in one line.
<i>e</i>	Take out and close up.
/-/	Insert One em dash.
/- /	Insert Two em dash.
o/	Insert Period.
?/	Insert Interrogation mark.
’/’/	Insert Commas.
’	Insert Apostrophe.
“ ”	Insert Quotation marks.
=/	Insert Hyphen.
(/)	Insert Parenthesis marks.
:/	Insert Colon.
:/	Insert Semi-colon.